58375-7

SEVENTY FIFTH
ANNUAL REPORT
# of the
INSURANCE COMMISSIONER
# of the
STATE OF WEST VIRGINIA

YEAR ENDING DECEMBER 31, 1983

RICHARD G. SHAW
INSURANCE COMMISSIONER

EDITED BY: Chloe G. Gates
Technical Assistant
Financial Conditions

STATE OF WEST VIRGINIA

RICHARD G. SHAW
INSURANCE COMMISSIONER

OFFICES OF THE
INSURANCE COMMISSIONER
2100 WASHINGTON STREET, EAST
CHARLESTON, WEST VIRGINIA 25305
TELEPHONE (304) 348-3386

JOHN D. ROCKEFELLER, IV
GOVERNOR

October 23, 1984

The Honorable John D. Rockefeller, IV
Governor, State of West Virginia
State Capitol
Charleston, West Virginia 25305

Dear Governor Rockefeller:

I am pleased to present the 1983 Annual Report of the Insurance Department as required by Section 33-2-15 of the West Virginia Code of 1931, as amended.

The State of West Virginia continues as a solid insurance market without the many problems that seem to face our sister states. Rate levels remain adequate but not excessive as competition exerts itself for the benefit of consumers.

There are 1,001 insurance companies doing business in West Virginia of which 27 are domiciled in this State. Total premiums written amounted to approximately $1.5 Billion, with losses and benefits paid to West Virginia consumers amounting to $1.01 Billion. Total premium taxes and fees collected and paid into special and general revenue funds amounted to $41.7 Million.

Servicing all this business for West Virginians were 11,070 licensed agents and brokers and countless others that are employed by this industry throughout the state.

In 1983, our Consumer Service Division responded to 3,437 written inquiries and complaints, held 809 walk-in personal conferences, and responded to 15,539 telephone inquiries.

Consumer Service Representatives visited 25 locations throughout the state to discuss health insurance coverages, medicare supplements and other insurance problems with 1,300 senior citizens in 1983.

"We are an Equal Opportunity Employer"

Our Rates and Forms Division acted on 11,101 property and casualty rate and form submissions and 15,330 life and health rate and form submissions, for a total of 26,431 rate and form filings.

The Insurance Department continues to search for more effective and economical ways to accomplish its objectives and fulfill its responsibilities; however, with insurance activities expanding and becoming more complex everyday, it is incumbent upon us to view these activities as challenges and respond accordingly.

Sincerely,

Richard G Shaw

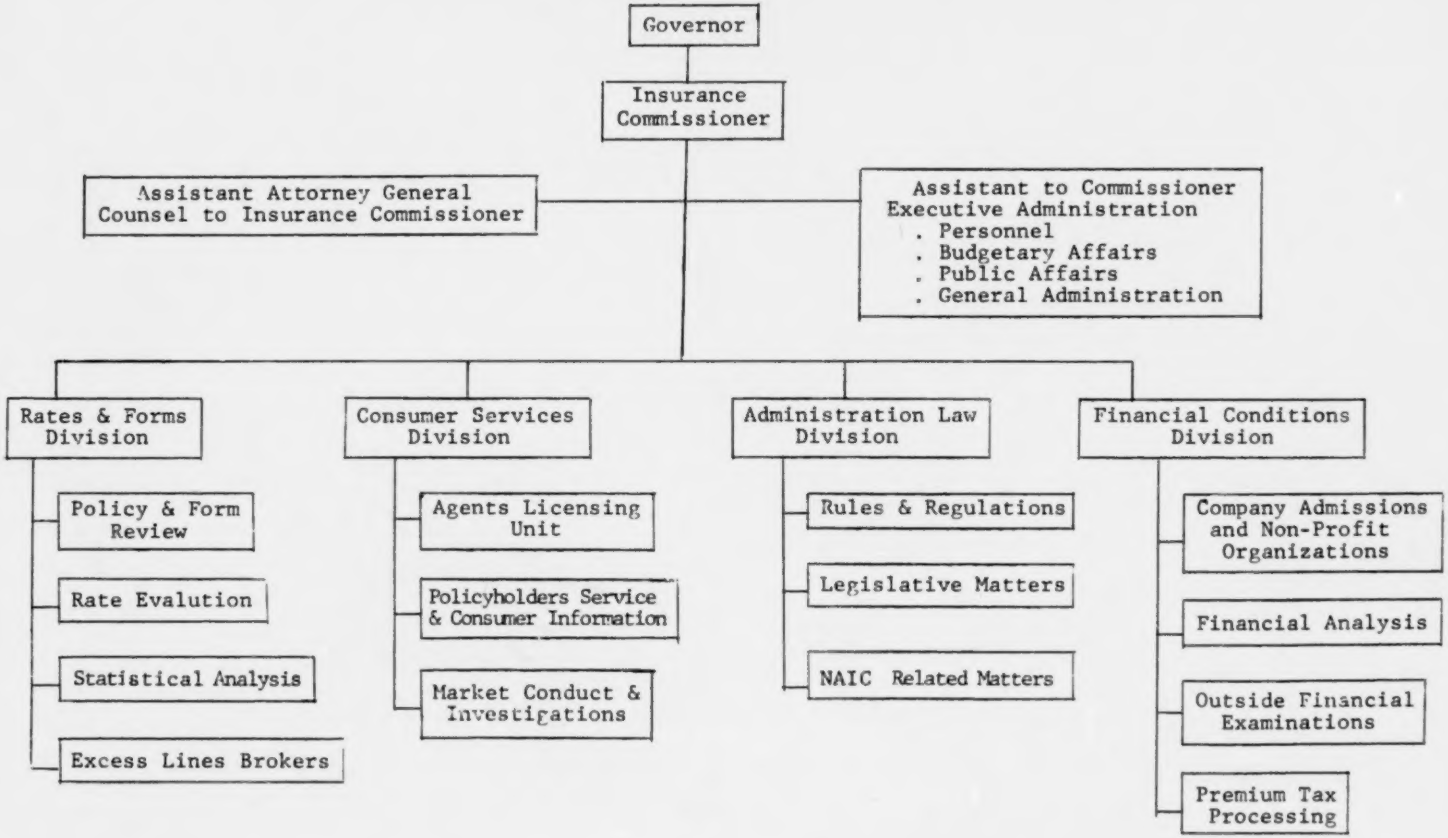
Richard G. Shaw
Insurance Commissioner

TABLE OF CONTENTS

	Page No.
Insurance Commissioner's Organizational Chart	1
Expenditure Schedule - Insurance Commissioner - FY 1983-84	1-A
Former Insurance Commissioners' Terms of Office	2
Legal Division	3
West Virginia Life & Health Guaranty Association's Annual Meeting	15
West Virginia Post-Assessment Insurance Guaranty Association's Annual Meeting	22
Rates and Forms Division	27
(Excess Lines)	36
(Rates and Forms Graph Exhibits)	47
Consumer Services Division (includes complaints and Agents' Licensing)	54
(Graph Exhibits)	65
SUMMARY OF ALL LINES OF DIRECT INSURANCE PREMIUMS WRITTEN AND LOSSES AND BENEFITS PAID	78
Fees and Taxes Collected for FY-1982-83 and FY-1983-84	79
Top Twenty Taxpayers - Life Companies	80
Top Twenty Taxpayers - Fire and Casualty Companies	81
West Virginia Companies Examined and Foreign Companies Examined in Which the West Virginia Examiners Participated	82
Number of Companies Licensed in West Virginia By Type	82
Out of State Financial Examinations Received	83
Out of State Market Conduct Examinations Received	91
New Companies Admitted from July 1, 1983 to June 30, 1984	92
Shell Companies Licensed which Merged and changed Names	101
Name Changes from July 1, 1983 to June 30, 1984	101
Company Withdrawals and Mergers from July 1, 1983 to June 30, 1984	104
Companies Which Are Approved for Reinsurance Only	106

TABLE OF CONTENTS
(continued)

	Page No.
Companies Which Are Licensed for Reinsurance Only	108
Companies Which Are Licensed but Have Not Transacted Business in 83	109
Names and Addresses of All West Virginia Companies (domestics)	113
Names and Addresses of All Out of State Title Companies	116
Names and Addresses of All Out of State Fraternal Companies	118
Names and Addresses of All Out of State Fire and Casualty Companies	121
Names and Addresses of All Out of State Life, Accident & Health Cos.	155
Written Business of All West Virginia Life, Health & Accident Companies	190
Grand Total of West Virginia Life, Health and Accident Companies	190
Business of West Virginia Blue Cross/Blue Shield Organizations	191
Business of Health Service Corporations of West Virginia	191
Total Business of Blue Cross/Blue Shield Organizations	192
Total Business of Health Service Organizations	192
Health Maintenance Organizations (HMOs)	193
SUMMARY OF ALL WEST VIRGINIA DOMESTIC FIRE AND CASUALTY COMPANIES	194
Business of West Virginia Domestic Fire and Casualty Companies	195
Business of Grand Total of Out of State Title Companies	201
SUMMARY OF ALL OUT OF STATE LIFE, HEALTH AND ACCIDENT COMPANIES (This includes the Fraternals)	202
Business Written by All Out of State Life, Health & Accident Cos. (This includes the fraternals)	203
SUMMARY OF ALL OUT OF STATE FIRE AND CASUALTY COMPANIES	290
Business Written By All Out of State Fire and Casualty Companies	291


Governor
Insurance Commissioner
Assistant Attorney General Counsel to Insurance Commissioner
Assistant to Commissioner Executive Administration
. Personnel
. Budgetary Affairs
. Public Affairs
. General Administration
Rates & Forms Division
Policy & Form Review
Rate Evalution
Statistical Analysis
Excess Lines Brokers
Consumer Services Division
Agents Licensing Unit
Policyholders Service & Consumer Information
Market Conduct & Investigations
Administration Law Division
Rules & Regulations
Legislative Matters
NAIC Related Matters
Financial Conditions Division
Company Admissions and Non-Profit Organizations
Financial Analysis
Outside Financial Examinations
Premium Tax Processing

Filed with and approved by
Civil Service Commission on:

EXPENDITURE SCHEDULE

FISCAL YEAR

JULY 1, 1983 - JUNE 30, 1984

1983-84 FY

TOTAL MONIES AVAILABLE

PERSONAL SERVICES - APPROPRIATED		$574,568	
PERSONAL SERVICES - ADDITIONAL APPROPRIATION		71,403	
CURRENT EXPENSES - APPROPRIATED		193,896	
CURRENT EXPENSES - ADDITIONAL APPROPRIATION	$6,272 5,000	11,272	
EQUIPMENT		17,500	
REVOLVING FUND - ACCOUNT BALANCE AS OF JULY 1, 1983		33,534	
REVOLVING FUND - MONIES COLLECTED AS REVENUE		204,399	
TOTAL MONIES AVAILABLE FOR FISCAL YEAR 1983-84			$1,106,572

1983-84 FY

ACTUAL EXPENSES

PERSONAL SERVICES		$608,947	
CURRENT EXPENSES		200,807	
EQUIPMENT		17,491	
REVOLVING FUND DISBURSEMENTS			
PERSONAL SERVICES	$107,955		
EMPLOYEE BENEFITS	23,679		
CURRENT EXPENSES	55,275	186,909	
TOTAL EXPENDITURES FOR FISCAL YEAR 1983-84			$1,014,154

1983-84 FY

FUNDS REMAINING AS OF SEPTEMBER 30, 1984

GENERAL REVENUE (Remainder will be turned back in to the state after September 30 deadline)	$ 41,394	
MONEY CARRIED OVER TO FY 85 IN THE REVOLVING FUND	51,024	
TOTAL FUNDS REMAINING AT THE END OF FISCAL YEAR 1983-84		$92,414

WEST VIRGINIA INSURANCE COMMISSIONERS

D. S. Butler	July 1, 1947	to	April 30, 1948
Robert A. Crichton	May 1, 1949	to	June 30, 1952
Hugh N. Mills	July 1, 1952	to	June 30, 1953
Thomas J. Gillooly	July 1, 1953	to	September 30, 1956
Louis Miller, Jr.	October 1, 1956	to	June 30, 1957
Harold E. Neely	July 1, 1957	to	February 5, 1958
C. Judson Pearson	February 7, 1958	to	January 15, 1961
Hugh N. Mills	January 16, 1961	to	May 16, 1961
Virginia Mae Brown	May 17, 1961	to	September 3, 1962
Harlan Justice	September 4, 1962	to	January 15, 1966
Frank Montgomery	January 16, 1966	to	September 30, 1968
Robert J. Shipman	October 1, 1968	to	January 30, 1969
Samuel H. Weese	January 31, 1969	to	January 16N, 1975
Donald W. Brown	January 16, 1975	to	January 14, 1977
Richard G. Shaw	January 17, 1977		

LEGAL DIVISION

The Legal Division of the Insurance Department performs several basic functions including, representation of the Department in administrative and court proceedings, providing legal advice to the Insurance Commissioner and Department staff members and assistance in promulgation of administrative regulations and enactment of statutes. Representation is provided by in-house counsel in cooperation with the Office of the Attorney General.

The activities of the Legal Division during calendar year 1983 were as follows:

ADMINISTRATIVE PROCEDURES

Disciplinary Actions Involving Insurance Companies

During 1983, fourteen thousand three hundred fifty dollars ($14,350.00) in fines were imposed against insurance companies. The average fine was two thousand fifty dollars ($2,050.00). The license of one insurer was revoked and the licenses of two insurers suspended. In two cases, an insurer was directed to settle certain claims and in one instance an insurer was ordered to reinstate an automobile liability insurance policy.

The following is a breakdown of these disciplinary actions:

INSURERS

Company	Violation	Action
Westfield Insurance Company Westfield, Ohio	Issuance of public liability policy without provision for waiver of charitable or government immunity defense	Payment of administrative and investigative expenses in amount of $2,000.00; agreement to cease and desist issuance of such policies and to forego such defenses on policies in force
National Home Life Assurance Company Valley Forge, Pennsylvania	Misleading advertising	$750.00 fine; consent to modification of television and telephone solicitation procedures
Professional Mutual Insurance Company Kansas City, Missouri	Use of nonapproved malpractice rates and forms	$5,500.00 fine; agreement to cease and desist use of such rates and forms
Grangers Mutual Insurance Company Middletown, Maryland	Improper settlement of total fire losses; various other claims handling matters	$2,000.00 fine; reimbursement to consumers for improper fire loss settlements
Pennsylvania Life Insurance Company Santa Monica, California	Accepting business from nonappointed agent	$250.00 fine
Guarantee Trust Life Insurance Company Glenview, Illinois	Issuance of individual accident and sickness policies which provided hospital indemnity coverage in minimum benefit amount less than required by regulation	$3,150.00 fine
Supreme Life Insurance Company Chicago, Illinois	Accepting business from nonlicensed individual	$700.00 fine

Mountaineer Fire and Casualty Insurance Company Charleston, West Virginia	Improper claim settlement practices	Ordered to settle claim*
Mountaineer Fire and Casualty Insurance Company Charleston, West Virginia	Improper claim settlement practices	Ordered to settle claim*
Mountaineer Fire and Casualty Insurance Company Charleston, West Virginia	Improper cancellation of automobile liability insurance policy	Ordered to reinstate policy*
Travelers Mutual mpany Iowa	Insolvency	Revocation of license
Reliable Life and Casualty Insurance Company Madison, Wisconsin	Insolvency	Indefinite suspension of license
Independent Liberty Life Insurance Company Grand Rapids, Michigan	Insolvency	Indefinite suspension of license

Disciplinary Actions Involving Agents And Brokers

During 1983, four thousand one hundred dollars ($4,100.00) in fines were imposed against agents. The average fine in regard to agents was eight hundred twenty dollars ($820.00). The licenses of seven agents were revoked. Three hundred fifty dollars ($250.00) in fines were imposed against excess line brokers. The average fine in regard to brokers was one hundred seventy five dollars ($175.00).

---

* Administrative decision reversed on appeal on provedural grounds.

Five of the license revocations were a consequence of misappropriation of policyholders funds by the agent. One revocation was a consequence of an agent's failure to comply with an Order of the Insurance Commissioner directing him to pay a fine imposed in a previous proceeding. The final revocation was a consequence of an agent being convicted of criminal felony charges.

The violations which resulted in fines of agents included placing business with a company for which the agent was not appointed, failure to respond to inquiries by the Insurance Department, charging consumers unauthorized fees for placing insurance coverage, improper replacement of life insurance policies and taking the agent licensing examination on behalf of other candidates for licensing.

The fines of excess line brokers were imposed for untimely filing of premium tax returns and reporting violations.

Public Hearings

During 1983, sixteen fact-finding public hearings were held at locations around the State. The purpose of these hearings was to receive public comment on various matters under consideration by the Insurance Department.

Eight of the public hearings involved proposed premium rate increases, four involved the use of gender as a premium rating factor, two involved proposed regulations, one involved the consolidation of two Blue Cross and Blue Shield plans and one considered adoption of Uniform Billing Claim Form UB-82.

LITIGATION

During 1983, the Insurance Commissioner was a party to thirteen civil actions, including:

State ex rel. Shaw v. Old Security Life Insurance Company, CA-77-3508, Circuit Court of Kanawha County

The Insurance Commissioner was appointed Ancillary Receiver for Old Security Life Insurance Company on December 1, 1977.

Shaw v. Church Layman Mutual Insurance Company, CA-80-2785, Circuit Court of Cabell County

The Insurance Commissioner was appointed Receiver for Church Layman Mutual Insurance Company on September 18, 1980.

Herndon v. Shaw, et al., CA-82-761, Circuit Court of Kanawha County

The declaratory judgment action challenges certain requirements of the Department in regard to excess line brokers.

The Horace Mann Insurance Company v. Shaw, CA-82-1315, Circuit Court of Kanawha County

By Order entered October 5, 1983, the Circuit Court upheld the Insurance Commissioner's interpretation of a statutory provision governing nonrenewal of automobile liability insurance policies.

Durham Life Insurance Company, et al., v. Shaw, CA-82-1755, Circuit Court of Kanawha County

By Order entered May 25, 1983, this declaratory action was dismissed as settled based upon legislation (1982 Senate Bill No. 603) which clarified the question of statutory interpretation at issue.

State ex rel. Shaw v. Iowa State Travelers Mutual Assurance Company, CA-83-C-2509, Circuit Court of Kanawha County

The Insurance Commissioner was appointed Ancillary Receiver of Iowa State Travelers on July 6, 1983.

State ex rel. Shaw v. Healthwise, Inc., CA-83-C-2590, Circuit Court of Raleigh County

The Insurance Commissioner was appointed Receiver of Healthwise, a West Virginia health maintenance organization on December 13, 1983.

Shaw v. Gabbert, CA-83-C-3445, Circuit Court of Kanawha County

This action seeks collection of certain administrative fines and costs owed by a former insurance agent.

Shaw v. Marshall, CA-83-C-3444, Circuit Court of Kanawha County

This action seeks collection of certain administrative fines and costs owed by a former insurance agent.

Mountaineer Fire and Casualty Insurance Company v. Shaw, 83-P-Misc. 150, Circuit Court of Kanawha County

By Order entered December 9, 1983, the Circuit Court of Kanawha County prohibited enforcement of an Order of the Insurance Commissioner as a consequence of procedural irregularities in the administrative hearing process.

Mountaineer Fire and Casualty Insurance Company v. Shaw, 83-P-Misc. 151, Circuit Court of Kanawha County

By Order entered December 9, 1983, the Circuit Court of Kanawha County prohibited enforcement of an Order of the Insurance Commissioner as a consequence of procedural irregularities in the administrative hearing process.

Mountaineer Fire and Casualty Insurance Company v. Shaw, 83-P-Misc. 152, Circuit Court of Kanawha County

By Order entered December 9, 1983, this proceeding, which challenged certain aspects of an administrative notice of hearing, was dismissed as moot.

Mountaineer Fire and Casualty Insurance Company v. Shaw, 83-P-Misc. 153, Circuit Court of Kanawha County

By Order entered December 9, 1983, the Circuit Court of Kanawha County prohibited enforcement of an Order of the Insurance Commissioner as a consequence of procedural irregularities in the administrative hearing process.

Ruby v. Department of Insurance and Civil Service Commission, 83-C-AP-101, Circuit Court of Kanawha County

This proceeding involves a personnel matter.

ADMINISTRATIVE REGULATIONS

During 1983, a regulation governing the licensing and conduct of excess line brokers was submitted to the legislature for review and approval.

Additionally, a regulation concerning insurance coverage for continuum of care services pursuant to West Virginia Code Chapter 16, Article 5D was promulgated on an emergency basis with an effective date of July 1, 1983.

Finally, an existing regulation concerning uniform health care claim forms was modified by substituting Uniform Hospital Billing Form 82 (UB-82) for Uniform Hospital Billing Form 16 (UB-16).

LEGISLATION

The West Virginia legislature enacted the following legislation during the 1983 legislative session which affects, or has the potential to affect, the insurance industry and insurance consumers of West Virginia.

S.B. 476 - Insurance Coverage For Primary Health Care Nursing Services -- This act requires that any individual or group accident and sickness insurance policy issued pursuant to Articles 15, 16 or 24, Chapter 33 of the West Virginia Code, must pay benefits for nonsalaried primary health care nursing services if such services are currently being reimbursed when rendered by any other duly licensed health care practitioner performing within the scope of their license. This provision is not applicable to dental-only and optical-only insurance policies. The compliance date for this provision is January 1, 1984. Approved by Governor: March 26, 1983. Code Sections Affected: N-§33-15-4b, §33-16-3e and §33-24-7a. Effective Date: June 10, 1983.

S.B. 602 - Insurance Premium Tax Credit Expanded -- This act enlarges the premium tax exemption available to insurance companies which invest at least 25 percent of their admitted assets in West Virginia securities to include the basic two percent tax on direct gross premiums. The former law only exempted such companies from the one percent additional premium tax. Approved by Governor: March 29, 1983. Code Section Affected: A-§33-3-14b. Effective Date: July 1, 1983.

S.B. 603 - Fire And Casualty Premium Tax Exemption -- This act excludes credit life insurance and credit disability insurance from the additional premium tax levied on fire insurance and casualty insurance policies for the support of firemens' and policemens' pension and relief funds and volunteer fire departments. Approved by Governor: March 26, 1983. Code Section Affected: A-§33-3-14d. Effective Date: June 8, 1983.

H.B. 1287 - Underground Coal Mining And Mine Subsidence Insurance Coverage -- This act amends the bill enacted into law during the 1982 Legislative Session, and contains several changes from the original (1982) statute. This act requires that every insurance policy issued or renewed on or after October 1, 1982, insuring on a direct basis a structure located in this State, shall include insurance for loss caused by coal mine subsidence, but only if requested by the insured. Different from the 1982 act, insurers are not permitted to "roll-on" such coverage automatically, but only if the insured actually requests it. The other provisions of the original act remain intact. Approved by Governor: March 14, 1983. Code Sections Affected: A-§33-22-2, §33-30-6. Effective Date: February 28, 1983.

H.B. 1336 - Hospital Indemnity Policies Not To Exclude Coverage For Confinement In Government Hospital -- This act relates to prohibiting individual and group hospital indemnity insurance policies from excluding coverage for confinement in government-operated hospitals. Approved by Governor: March 16, 1983. Code Sections Affected: N-§33-15-11, N-§33-16-7. Effective Date: June 2, 1983.

H.B. 1603 - Maximum Rate Of Interest On Life Insurance Policy Loans -- This act amends the previous provisions of West Virginia Code §33-13-8. It establishes two methods of determining maximum rates of interest that may be charged on life insurance policy loans; either a fixed interest rate not to exceed 8 percent per annum (or 7.4 percent per annum in advance); or a variable interest rate as provided for in the revised statute. Another provision of this act subjects insurance policies issued by fraternal benefit societies to the provisions of this statute. Approved by Governor: March 27, 1983. Code Sections Affected: N-§33-13-8a, A-§33-13-12, §33-23-2. Effective Date: June 7, 1983.

H.B. 1662 - Life Insurance Standard Valuation Law And Standard Nonforfeiture Law Changes -- This act updates the mortality and interest rate standards for minimum reserves and nonforfeiture values and provides means for those to be updated automatically in the future. The formula used to calculate minimum nonforfeiture benefits is changed adding requirements regarding the pattern of nonforfeiture benefits and adding requirements for certain special policy types. The act authorizes the Insurance Commissioner to promulgate valuation and nonforfeiture regulations for policies for which the requirements cannot be determined by the other provisions of the law. This act also amends West Virginia Code §33-13-30(1-f) by changing the length of time by which an insurer may defer payment of a cash surrender value, from six months (under the previous statute) to thirty days. This provision is applicable to all policies issued on or after May 29, 1983, pursuant to the provisions of West Virginia Code §33-13-30. Approved by Governor: March 14, 1983. Code Sections Affected: A-§33-7-9, A-§33-13-30. Effective Date: May 29, 1983.

H.B. 1664 - Insurance Companies Premium Tax Returns And Payments -- This bill synchronizes the fourth quarter premium tax reporting and payment and the reconciled premium tax reporting and payment to March 1; the prior fourth quarter payment date of January 31 is eliminated. Additionally, quarterly taxes are now due on or before the twenty-fifth day of the month succeeding the end of the quarter in which they accrue, in contrast to the prior due date of on or before the expiration of one month from the end of the quarter in which they accrue. Approved by Governor: March 15, 1983. Code Sections Affected: A-§33-3-14 and 14c. Effective Date: March 3, 1983.

H.B. 1813 - Nondiscriminatory Automobile Liability Insurance Rates For Handicapped Persons -- This act provides that no insurer, in providing an insurance policy for bodily injury or property damage liability arising from the ownership, maintenance or use of a motor vehicle, may charge a discriminatory rate based upon a person's physical handicap. This act applies to both present and potential insureds. This act does not apply to rates charged for physical damage coverages. Approved by Governor: March 29, 1983. Code Section Affected: N-§33-6-31b. Effective Date: June 9, 1983.

OTHER BILLS OF INTEREST

S.B. 51 - Department Of Welfare Given Right Of Subrogation To The Rights Of Recipients Of Medical Assistance -- This act allows the Department of Welfare to be subrogated to the rights of recipients of medical services where another person is liable to the recipient for the recipient's sickness, injury, disease or disability. Approved by Governor: March 12, 1983. Code Section Affected: N-§9-5-11. Effective Date: May 30, 1983.

S.B. 130 - Voluntary Deduction From Salary For Supplemental Health And Life Insurance -- This act allows state employees or other such persons eligible to receive supplemental health and life insurance benefits, to authorize a voluntary deduction for these benefits to be made from the eligible person's paycheck. Approved by Governor: March 29, 1983. Code Section Affected: §12-3-13b. Effective Date: June 9, 1983.

S.B. 320 - West Virginia Health Care Cost Review Authority Created -- This act creates the West Virginia Health Care Cost Review Authority within the Department of Health. The Board, as it is referred to in the Act, is responsible for gathering information on hospital costs, developing a system of cost control and ensuring the containment of acute care hospital costs, through rate review and rate setting. All hospitals subject to the act will be assessed on a pro rata basis, with the assessments placed in a special fund to pay the Board's operating costs. The Board is required to file an annual report with the Legislature and the Governor. Under this act, the Board is also designated as the State's health planning and development agency as required under the United States Public Health Services Act. The Board is scheduled to terminate on June 30, 1987, unless it is extended by prior legislation. This act also freezes the rates for all hospital services as of February 1, 1983, unless they are adjusted under the provisions of this act.

This act also provides that on or before the date of submitting a rate or form filing to the Insurance Commissioner, the insurer shall notify the Board of such filing by sending a copy of the filing to their attention. The insurance department will not review any such filings if they have not been properly submitted to the Board prior to filing with the department.

This act further provides that any rate increase or coverage decrease filings must address five specific points as contained in the statute. Any such filing that does not address these points by written report incorporated into the filing itself will be disapproved.

The provisions relating to accident and sickness insurance filings as discussed herein do not apply to these policy form types: a) accident-only; b) short-term accident and sickness (such as 90-day nonrenewable, specific travel-trip policies, etc.); c) disability loss of income; d) credit accident and sickness; e) hospital confinement indemnity; f) dental-only; g) optical-only; and, h) specified disease (such as cancer insurance, etc.). Approved by Governor: March 25, 1983. Code Sections Affected: N-§§16-29B-1 through 28. Effective Date: March 12, 1983.

S.B. 672 - Birthing Centers Established -- This act defines a birthing center as a type of facility which is a building, house or the equivalent organized to provide facilities and staff to support a birthing service for pregnant clients.

This act provides procedures for issuing and suspension or revocation of a license to operate a birthing center. This act authorizes the director of the Health Department to promulgate rules and regulations necessary to ensure adequate care and accommodations for consumers of birthing centers. This act requires every policy or contract of individual or group accident and sickness insurance coverage issued by a hospital, medical or dental service corporation, to include benefits to all subscribers and members for birthing center service charges and for care rendered by a licensed nurse midwife or midwife.

Every policy or contract of individual or group accident and sickness insurance issued pursuant to Articles 15, 16 or 24 which provides benefits for in-patient maternity coverage, must also provide coverage for birthing center service charges and for care rendered therein by a licensed nurse midwife operating within the scope of his or her license.

Every policy or contract of individual or group accident and sickness insurance issued pursuant to Articles 15, 16 or 24 which does not provide benefits for in-patient maternity coverage, must make available for purchase at a reasonable rate supplemental insurance coverage for birthing center service charges and for care rendered therein by a licensed nurse midwife operating within the scope of his or her license.

Such provisions as discussed above are effective for every policy or contract of individual or group accident and sickness insurance issued pursuant to Articles 15, 16 or 24 issued on or after July 1, 1983.

The following policy form types are specifically exempt from the above-noted provisions: a) accident-only; b) short-term accident and sickness (such as 90-day nonrenewable; specific travel/trip policies, etc.); c) disability loss of income; d) credit accident and sickness; e) hospital confinement indemnity; f) dental-only; g) optical-only; and, h) specified disease (such as cancer insurance, etc.). Approved by Governor: March 27, 1983. Code Sections Affected: A-§9-2-6, §9-4-2, N-§16-2E. Effective Date: June 7, 1983.

H.B. 1269 - Preneed Burial Contracts -- This act regulates the selling of preneed burial contracts. Any person selling, making available or providing such contracts must have a certificate of authority obtained from the State Department of Labor, which department has the duty to administer and enforce this act. Under this act, all agents and employees of a contract seller must be licensed. This act also requires a contract seller to keep detailed records and to file an annual report with its renewal application. Other provisions in the act include: Procedures for the administration and disposition of funds, procedures for withdrawal of funds, procedures for cancellation of the contract by either party, restrictions on solicitation, grounds for disciplinary action and revocation of licenses, and penalties for violation of the act. Approved by Governor: March 25, 1983. Code Sections Affected: A-§47-14-1 through 14. Effective Date: June 7, 1983.

H.B. 1742 - Consumer Representation On Hospital Boards Of Directors -- This act requires that on or before July 1, 1984, all nonprofit or publicly owned hospitals must have 40 percent consumer representation on their boards of directors. The representation must be from an equal portion of representatives from small business, organized labor, elderly persons and persons whose income is less than the national medium. Special consideration must be given to the selection of women, racial minorities and the handicapped. Provisions for enforcement by filing of an action at law are made. Approved by Governor: March 26, 1983. Code Section Affected: N-§16-5b-6a. Effective Date: June 7, 1983.

WEST VIRGINIA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ANNUAL MEETING

The annual mmeting of the Board of Directors of the West Virginia Life and Health Guaranty Association was called to order at 10:12 a.m. on May 17, 1984, at Hawks Nest State Park in Ansted, West Virginia by Chairman John S. Boritas.

Board Members present were:

John S. Boritas, Chairman
Metropolitan Life Insurance Company
New York, New York

Jack Miller, Treasurer
Appalachian Life Insurance Company
Huntington, West Virginia

Robert N. Price, Member of the Board
Peoples Life Insurance Company
Washington, D. C.

Marcia L. DuMond, Member of the Board
Lincoln National Life Insurance Company
Fort Wayne, Indiana

Glenn W. Soden in place of
Herbert S. Knox
Nationwide Life Insurance Company
Columbus, Ohio

Also present were:

Commissioner Richard G. Shaw
Insurance Commissioner of West Virginia

Cheryl S. Davis
Counsel to the Insurance Commissioner

James C. Surratt, Chief Examiner
Insurance Commissioner's Office

On motion duly made and seconded, the board waived the reading of minutes of the December 6, 1983 and January 9, 1984 meeting and approved the minutes as drafted.

Financial statements of the Association for Class "A" and Class "C" assessments for the Old Security Life Insurance Company, including an audit report for the period August 1, 1977 to January 31, 1984, were distributed to the Board and to the Commissioner. The Treasurer announced that the Association has been reimbursed on its claim against Old Security Receivership.

The board's annual report to Commissioner was reviewed and adopted. Exhibit A which is on file in the Commissioner's Office for review if necessary.

The Chairman noted that the board may wish to send a representative to review the files when found. Mr. Price indicated that a danger in initiating settlement agreements on the MET Jewel Tea claims is in not being aware of the full potential for further claims. Mr. Soden noted that sufficient time has elapsed that few unacknowledged group claims should now be presented. After proper motion and second, the board agreed to initiate attempts to settle MET claims of Iowa State Travelers with a view to extinquish potential liability. Settlement agreements will be based upon reasonable expectations of a group policy in the event the policies cannot be found. Settlement attempts will begin after the West Virginia Insurance Department explores the potential for further information on these MET claims with the Illinois Department.

The Chairman acknowledged Mr. Little's concern regarding claim notice procedures by receivers noting that this is a ongoing problem. He encouraged the need for a uniform insolvency manual.

Mr. Little requested board action to deactivate certain ISTMA files. After proper motion and second, the board agreed that on files requiring items to process a claim, a written notice be sent to claimants. The notice will request the needed information and indicate that failure to respond within a certain time will deactivate the file.

The board commended James Little for the manner in which claims have been handled.

The Treasurer noted that no complaints have been received regarding assessment figures based upon premium tax returns.

The election of member companies to the board of directors of the Association was held after proxies were reviewed, and the board acknowledged that a quorum was present. The board finding notice to be properly given when due and timely sent, cast a majority vote to elect Appalachian Life Insurance Company and Lincoln National Life Insurance Company to three-year terms on the board.

Commissioner Shaw expressed appreciation for the work of Guaranty Association and the administrative efforts of Appalachian Life Insurance Company.

The Treasurer reviewed the completed audit of Old Security Life Insurance Company dated March 31, 1984. He added that the absence of a statute of limitations in the Guaranty Act precludes closing the fund for other than administrative purposes. A brief discussion was had regarding the desirability of seeking a court release of the Guaranty Association with respect to Old Security at the time of the release of the ancilliary receiver.

After proper motion and second, the board acknowledged the filing and receipt of the financial statement for Old Security Insurance Company Class "A" and "B" assessments dated January 31, 1984.

On proper motion and second, the board agreed to refund 100% of the Old Security Class "C" assessment to member companies. A copy of the resolution as approved is attached as Exhibit B.

West Virginia Life and Health Insurance Guaranty Association Meeting

The Treasurer introduced Mrs. Mona Frye, of the Appalachian Life Insurance Company. Mrs. Frye assists the Treasurer in his duties. Mrs. Frye explained assessment procedures and circulated the assessments work sheet for review. She indicated that investments are handled on a one day turnaround basis by the Treasurer.

The Chairman noted that the Association has one of the lowest administrative claims costs among Guaranty Associations.

Mr. Price expressed the appreciation of the board for the work of Appalachian Life Insurance Company and its employees for their handling of the claims and other administrative functions of the Association. After proper motion and second, the board agreed to send a letter of appreciation to Appalachian life and its employees on behalf of the Association. The board also agreed to recognize the contribution of Mr. Mark Kramp for his past service on the board. The Chairman will prepare and send the letters subject to board approval.

The Treasurer introducted James Little, Director of Claims for the Association, for a status report on the Iowa State Travelers (ISTMAC) insolvency. Mr. Little reported that 541 claim forms have been submitted by insureds. 351 of these claims have been processed to settlement, to date. The balance of the claims are in various stages of processing.

In response to an inquiry by the Commissioner, Mr. Little advised that 17 policies reflect $2,545.39 of unearned agent commission. The Treasurer advised that the Association acquires no right to assets in the form of agent unearned commissions. In response to the Commissioner's request, data will be provided through the Chairman to permit a verification of accounting on unearned commissions with the department's receipts. The Department agreed to pursue one unappointed agent who wrote an application after the insolvency date.

Mr. Little sought board direction for handling Multiple Employer Trust (MET) claims. The Treasurer emphasized concern by noting that the absence of policies may result in the payment of claims not owed and for which the receiver will not reimburse the Association. However, the Treasurer also expressed concern regarding potential provider action against consumers during efforts to substantiate and justify the claims. Mr. Little further noted that the receiver wants claims forms to originate through him. The Commissioner and board support the Association's issuance of claim forms with acknowledgment to the Receiver.

Ms. DuMond suggested that contact be initiated with the Illinois Insurance Department in an effort to resolve concerns regarding policy identification and claims potential. Commissioner Shaw agreed on behalf of the West Virginia Insurance Department to contact the Illinois Department to determine whether claim files were confiscated by the Illinois Department or by the Receiver.

After proper motion and second, the board agreed to borrow and offset a Class "C" assessment of $300,000 for health claims for policyholders of Iowa State Travelers Mutual Assurance Company (ISTMAC) from the Old Security refund approved in the Exhibit B resolution. A copy of the resolution to borrow funds is provided as Exhibit C. The board concurred that new admittees would be required to pay a fair share assessment on the ISTMAC insolvency.

After proper motion and second, the board agreed that approximately $78,000 in accumulated interest derived through investment of monies received from member companies be transferred to the Class A account for the benefit of the Association. The resolution was amended to provide that "the board shall at least annually review the amount on hand as adequate and not excessive to the needs of the Association." (Exhibit D).

Upon proper motion and second, the billing of M.W. Lockwood, CPA, was approved to be paid.

Upon proper motion and second, the billing of Appalachian Life for administrative fees was approved to be paid.

A resolution for a certification of authority for the Association bank account was approved by the board upon proper motion and second. The resolution is attached as Exhibit E.

The board then entered into a discussion of the Baldwin-United situation Ms. DuMond reviewed the status of Appalachian Life Insurance Company efforts. Although the voluntary effort would reduce Guaranty Fund liability, it does not appear it would totally eliminate Guaranty Fund exposure. Commissioner Shaw indicated that Baldwin-United presents West Virginia with a $20 million liability exposure on behalf of 1,200 policyholders. The Commissioner questioned whether the Guaranty Association should incur any liability in this situation and agreed to pursue full and frank discussions with the board before any effort to trigger the Guaranty Fund on behalf of consumers.

Upon proper motion and second, the board agreed to reimburse Mr. Miller and Appalachian Life for all expenses incurred by Mr. Miller in his representation of this Association before the NAIC Advisory Committee to the Liquidators Task Force NOLGA operation subcommittee. Commissioner Shaw's assistance was solicited to encourage the NAIC to separate P & C from Life and Health agendas. The Chairman will write to the Commissioner to notify him formally of this need for need for assistance.

The meeting was adjourned at 1:30 p.m.

EXHIBIT B & C

WHEREAS, the Reciever of Old Security Life has reimbursed the West Virginia Life and Health Guaranty Association for the claims paid by the Guaranty Association to beneficiaries of Old Security Life policies; and

WHEREAS, the West Virginia Life and Health Guaranty Association has not yet made an assessment against its members to pay the claims of West Virginia residents on policies issued by Iowa State Travelers Mutual Assurance Company; and

WEHREAS, the Broad of Directors of the West Virginia Life and Health Guaranty Association have borrowed funds from Old Security Life Class "C" account to pay the claims of the ISTMAC policyholders;

NOW THEREFORE BE IT RESOLVED that a refund of monies received from the Receiver of Old Security Life be refunded to the various members of the West Virginia Life and Health Guaranty Association based upon their respective contributions; and

BE IT FURTHER RESOLVED that the West Virginia Life and Health Guaranty Association hereby makes a Class "C" assessment of $300,000 for health claims of policyholders of ISTMAC who are West Virginia residents; and

BE IT FURTHER RESOLVED that the Treasurer of the West Virginia Life and Health Guaranaty Association is authorized to deduct from the Old Security refund checks the sum of the ISTMAC assessment and to issue the appropriate documents reflecting such transactions;

BE IT FURTHER RESOLVED that a copy of this resolution be forwarded to the participating members.

EXHIBIT D

WHEREAS, the Receiver of Old Security Life has refunded to the West Virginia Life and Health Guaranty Association 100 percent of the cost and claims incurred by the Association in the payment of claims of Old Security Life policyholders in West Virignia; and

WHEREAS, by conservative management and sound investment practices the Board has accumulated some additional funds from the investment of monies obtained from member companies, the West Virginia Insurance Commissioner and the Receiver; and

WHEREAS, the Board of Directors of the West Virginia Life and Health Guaranty Association have not made a Class "A" assessment since 1978; and

WHEREAS, it is extremely beneficial to the Association to have funds available in the Class "A" account to:

1) Pay the yearly administrative expenses;
2) Have start-up money in event of an insolvency;
3) Discourage borrowing in the event that a small sum of money is needed immediately to settle unreported claims;
4) Eliminate for the time being Class "A" assessments and the accompanying administrative expense;
5) Eliminate paying interest on borrowed money;
6) Eliminate Class "C" assessments where receivership has been concluded but claims must still be honored.

THEREFORE, BE IT RESOLVED that the Board of Directors hereby authorize the Treasurer of the West Virginia Life and Health Guaranty Association to place all such excess funds from the Old Security Account in the Class "A" account. The board shall at least annually review the amount on hand as being adequate and not excessive to the needs of the Association.

EXHIBIT E

CERTIFICATE OF AUTHORITY FOR ASSOCIATION BANK ACCOUNT

I DO HEREBY CERTIFY that the following is a true copy of a resolution of the Board of Directors of the WEST VIRGINIA LIFE and HEALTH GUARANTY ASSOCIATION, an Association duly organized and existing under the laws of the State of West Virginia by virtue of Chapter 33, Article 26A, and having its principal place of business in Huntington, West Virginia, which resolution was duly adopted at the annual meeting of the said Board, held Thursday May 17, 1984, a quorum being present, and as set forth in the minute book of said Association in my custody and control; and that the said resolution has not been rescinded or modified and is not inconsistent with the Charter and By-Laws of the Association.

"RESOLVED: That the Treasurer of the Association is hereby authorized to open a checking and/or savings account in any bank whose deposits are insured by the FDIC; such accounts should be opened in the name of the Association with such further identification as the Treasurer may direct; and

BE IT FURTHER RESOLVED: That the Treasurer of the Association is hereby authorized to invest the funds of the Association, in such amounts as he deems advisable in any bank, Federal Savings and Loan or similar financial institution, whose deposits are insured by the FDIC; and to purchase, from the funds of the Association, in the name of the Association, Certificates of Deposit, U.S. Treasury Notes, Money Market Certificates or similar investment instruments; and

BE IT FURTHER RESOLVED: That the said bank or savings and loan be and hereby is authorized and directed to pay checks, drafts or other orders for the payment of money, drawn on this Association when signed in the following manner:

(Number of signatures required on each instrument) one (1)

(Manner of signing) John S. Boritas, Herbert Knox, Marcia L. DuMond, Jack L. Miller, Robert N. Price

I FURTHER CERTIFY that the following are officers of this Association having been elected to hold office until their successors are elected:

Chairman of the Board John S. Boritas
Secretary Herbert Knox
Treasurer Jack L. Miller

WITNESS my hand and the official seal of this Association this _____ day of __________, 19_____.

____
Secretary

Taken, subscribed and sworn to before me by ______________________
this _______ day of ____________________, 19________.

____
Notary Public, ______________ County
______________ State

My commission expires ____________________

West Virginia Post-Assessment Insurance Guaranty Association

K. Don Waskom, Chairman Regional Vice President (301) 662-5181	State Farm Insurance Companies 800 Oak Street Frederick, Maryland 21701
Glenn W. Soden, Vice Chairman Director of Government Affairs (614) 227-4572	Nationwide Insurance Companies One Nationwide Plaza Columbus, Ohio 43216
Edward R. Marks, Jr., Sec-Treas. President (304) 737-3371	Municipal Mutual Insurance Company Box 310 Wellsburg, West Virginia 26070
John J. Baxter Manager, Personal Lines (412) 456-4717	The Travelers Insurance Company One Chatham Center Pittsburgh, Pennsylvania 15219
L. Frank Norton President (304) 529-2771	Inland Mutual Insurance Company P. O. Box 2085 Huntington, West Virginia 25701
Alan R. Marthinsen General Manager (412) 434-8010	Aetna Life & Casualty Company 800 One Chatham Center Pittsburgh, Pennsylvania 15219
R. D. Welsh General Counsel (216) 887-0454	Ohio Farmers Insurance Company One Park Circle Westfield Center, Ohio 44251

RETAINED COUNSEL

John Lobert, Esquire
Suite 400, Embleton Bldg.
922 Quarrier Street
Charleston, West Virginia 25322
(304) 345-5550

OFFICIAL ADDRESS OF BOARD

James E. Lane, Administrator
West Virginia Insurance Guaranty
Association
16 East Henderson Road
Columbus, Ohio 43214
(614) 263-7463

West Virginia Post-Assessment Insurance Guaranty Association's Annual Meeting

The West Virginia Insurance Guaranty Association had its annual meeting on April 10, 1984, with the meeting beginning at 9:30 a.m. at the Marriott Hotel in Charleston, West Virginia.

New Officers elected for the year were:

Don Waskom, Chairman (State Farm Ins.)

Ed Marks, Secretary-Treasurer
(Municipal Mutual Ins. Co.)

Glenn Soden, Assistant Chairman
(Nationwide Ins. Co.)

In attendance were the Travelers Insurance Company, represented by John Baxter; Inland Mutual Insurance Company, represented by L. F. Norton; Municipal Mutual Insurance Company, represented by Ed Marks, Jr.; Aetna Life and Casualty, represented by Alan R. Marthinsen; State Farm Insurance Companies, represented by Don Waskom; Ohio Farmers Insurance Company, represented by R. D. Welsh; Nationwide Insurance Companies, represented by Glenn Soden and James Lane, Administrator. Also attending were The Honorable Richard G. Shaw, Insurance Commissioner of the State of West Virginia; James C. Surratt, Chief Examiner of the West Virginia Insurance Department and Ms. Cheryl Davis, West Virginia Insurance Department Attorney.

Chairman Baxter reported on the meeting as follows:

"I'm please to report that there were no property or casualty insolvencies in 1983 that affected the State of West Virginia. This fact combined with distributions from various liquidators means that in some months our income exceeded our expenditures. The end of 1983 found us with the remains of three insolvencies. These were Security Casualty Insurance Company, Church Layman Insurance Company and Proprietors Insurance Company. Twenty -nine pending claims remained open as of December 31, 1983 for all of these insolvencies combined, not including subrogation files. Loss reserves (not including expense reserves) totalled $146,850.00 as of this date. Attached please find an audited Balance Sheet reflecting our position at Year End 1983, as well as Year End 1982 plus a Statement of Cash Receipts and Disbursements and Unappropriated Fund Balances reflecting activity during Calendar Year 1983."

"As 1984 develops, your Board of Directors will be giving continued consideration to returning some monies to member companies. To assist us in returning monies to member companies, should this be deemed to be advisable, we are pleased to announce that we now have available to assist us a computerized Account Status sheet for each fund member company showing the assessment and payment status for that member company for each separate insolvency."

"I'm also pleased to advise that during 1983 we were able to formalize our servicing facility agreement with the Ohio Insurance Guaranty Association, were able to get on our first full year of quarterly audit monitoring by our CPA firm, Ernst & Whinney, of Charleston, West Virginia, and obtained approval from the Board of Directors, Insurance Commissioner Shaw and the majority of the member insurers to our new Plan of Operation."

"We are now moving forward to insure that we are in full compliance with the new Plan of Operation via insuring that the Board controls selection of the Claim Audit Committee, establishment of An Audit Committee to receive the Annual Report from our CPA and through review of our investment policies via establishment for the first time of a three-Board-Member Investment Committee."

"Finally, in compliance with a resolution adopted at our 1982 Annual Meeting, the Board was presented with a complete analysis of our relationship with OIGA during our recent Board Meeting. This was followed by my introduction of a resolution that seconded and passed, recommending to Commissioner Shaw that our present agreement be maintained with OIGA until such time as our Annual Meeting in 1985."

STATEMENTS OF CASH RECEIPTS AND DISBURSEMENTS AND UNAPPROPRIATED FUND BALANCE

WEST VIRGINIA POST-ASSESSMENT INSURANCE GUARANTY ASSOCIATION

Year Ended December 31, 1983

	Administrative Fund	Professional Insurance Company Fund	Reserve Insurance Company Fund	Church Layman Insurance Company Fund	Proprietors Insurance Company Fund	Security Casualty Insurance Company Fund	Consolidated Insurance Company Fund	Combined
RECEIPTS								
Interest income			$ 2,469	$ 9,594	$ 2,285	$ 34,340	$ 18	$ 48,706
Receipts from liquidator	$ 799	$ 76,175	2,547		16,540	149,782		245,843
	799	76,175	5,016	9,594	18,825	184,122	18	294,549
DISBURSEMENTS								
Losses paid--Note C				12,059	11,021	72,045		95,125
Service fees--Note B	2,530			20,617	13,085	46,700		82,932
Professional fees				2,430	1,667	2,597		6,694
Refunds of unearned premiums					6,824			6,824
General and administrative expenses	1,092			288	178	180		1,738
	3,622			35,394	32,775	121,522		193,313
Excess receipts (disbursements) before interfund transfers	(2,823)	76,175	5,016	(25,800)	(13,950)	62,600	18	101,236
Transfers (to) from other funds--Note C	2,598		(42)	(1,986)			(570)	
EXCESS RECEIPTS (DISBURSEMENTS)	(225)	76,175	4,974	(27,786)	(13,950)	62,600	(552)	101,236
Unappropriated fund balance at January 1, 1983	11,228	6,109	25,263	123,145	8,701	41,292	552	216,290
Transfers from appropriated fund balance				13,608	17,163	227,470		258,241
UNAPPROPRIATED FUND BALANCE AT DECEMBER 31, 1983	$ 11,003	$ 82,284	$ 30,237	$108,967	$ 11,914	$331,362	$ -0-	$575,767

See notes to financial statements

STATEMENTS OF ASSETS AND FUND BALANCES ARISING FROM CASH TRANSACTIONS

WEST VIRGINIA POST-ASSESSMENT INSURANCE GUARANTY ASSOCIATION

	December 31 1983	 1982
ASSETS		
Checking accounts	$785,336	$684,094
Savings accounts	30,232	30,238
	$815,568	$714,332
FUND BALANCES		
Appropriated--reserve for estimated unpaid losses and loss adjustment expenses		
Church Layman Insurance Company	$ 29,500	$ 43,108
Proprietors Insurance Company	24,837	42,000
Security Casualty Insurance Company	185,464	412,934
	239,801	498,042
Unappropriated		
Administrative	11,003	11,228
Professional Insurance Company	82,284	6,109
Reserve Insurance Company	30,237	25,263
Church Layman Insurance Company	108,967	123,145
Proprietors Insurance Company	11,914	8,701
Security Casualty Insurance Company	331,362	41,292
Consolidated Insurance Company		552
	575,767	216,290
	$815,568	$714,332

RATES AND FORMS DIVISION

In 1983, the Rates and Forms Division received and reviewed 26,431 rate and form filings; this is an increase of 10,571 (+66.7%) over 1982.

Property-Casualty filings account for 42% of the 1983 volume; Life, Accident & Sickness filings make up the remaining 58% with the new counting procedure for Life & A&S.

A total of 9,779 filings were disapproved in 1983, with 6,720 life, accident & sickness disapprovals and 1,397 property-casualty disapprovals. The reason for the low volume in the property-casualty filings pertain to the new counting procedure for life, accident & sickness. These filings were not in compliance with the West Virginia laws and regulations.

MAJOR FILINGS

(A) Personal Automobile Insurance Rates: Nearly all automobile insurers continued to file rate increases in 1983. While many increases were granted, the Insurance Commissioner often granted amounts which were much less than requested because filers failed to adequately document their requests.

Changes in components of the Consumer Price Index (CPI) demonstrate the changes in cost of items for which insurance pays; a comparison of the CPI for December 1983 with December 1982 shows the following increases:

Auto maintenance and Repair	+3.8%
Medical Costs	+6.4%

State Farm Insurance Companies' Crash Parts Index rose +0.2% between January 1, 1983 and January 1, 1984.

The following major personal auto rate approvals were granted:

Preferred Pisk Insurance Company	24.1%
Dairyland Insurance Company	20.9%
Wausau Underwriters Insurance Company	18.2%
Motorists Insurance Companies	15.84%
General Accident Insurance Companies	12.5%
Sentry Insurance Company	9.3%
Colonial Penn Insurance Company	7.8%
Nationwide Insurance Companies	7.7%
Aetna Casualty & Surety Company	7.0%
State Automobile Insurance Company	6.3%
Horace Mann Insurance Company	5.3%
Prudential Property & Casualty Company	5.3%

(B) Homeowners Insurance Rates: Continued deterioration in fire insurance experience prompted further rate increase requests in this area.

Homeowners insurance rate increases were in part based on the increasing costs of housing and building materials, as evidenced by changes in the related CPI changes occurring between December 1982 and December 1983:

Housing Costs	+ 3.5 %
Housing Maintenance & Repair Costs	+ 5.0 %
Household Furnishings	+ 1.8 %
Lumber and Wood	+ 8.4 %

The following major homeowner rate approvals were granted:

American Continental Insurance Company	+56.01%
General Accident Group	+13.2 %
Commercial Union Insurance Companies	+11.6 %
Travelers Insurance Companies	+10.3 %
Nationwide Mutual Fire Insurance Company	+10.0 %
Continental Insurance Companies	+10.0 %
Insurance Services Office	+ 7.5 %
Colonial Penn Insurance Company	+ 4.0 %

(C) Health Insurance Rates: Continued quantum leaps in health care costs made corresponding increases in health insurance rates necessary.

Changes in health care components of the CPI are a useful yardstick; a comparison of December 1983 with December 1982 shows the following increases:

Physicians' Services	+ 7.5 %
Medical Care Commodities	+ 7.6 %
Hospital Room	+ 9.3 %
Hospital & Medical Care Services	+11.2 %

Major rate increases are as follows:

Company	Rate Increase
Blue Cross-Blue Shield Of Southern WV, Inc. (Charleston) Group Conversion & Direct Pay	+19.94%
Blue Cross-Blue Shield Of Southern WV, Inc. (Charleston) Non-Group Direct Pay & Student Lines	+44.00%

Company	Rate Increase
Morgantown Hospital Service, Inc. (Morgantown) Hospital Service, Inc. & Morgantown Medicare Rates	+27.6 %
Blue Cross-Blue Shield Of West Central WV, Inc. (Parkersburg) Community Group	+ 9.0 %
Blue Cross-Blue Shield Of Southern WV, Inc. (Charleston) Group Major Medical	+37.5 %

(D) Other Filings

(1) Approved a +8.83% increase for Quality Insurance Company's Non-Standard Automobile Program.

(2) Approved a +15.79% increase for Progressive Insurance Company's Non-Standard Automobile Coverage.

(3) Disapproved a +25.0% increase for Quality Insurance Company's Commercial Automobile Coverage.

(4) Approved a +16.0% increase for Inland Mutual Insurance Company's Non-Standard Automobile Program.

(5) Approved a +3.7% increase for Erie Insurance Exchange's Commercial Automobile Program.

(6) Disapproved a +30% increase for Insurance Services Office's Premises/Operations Classification.

(7) Disapproved a +13.6% increase for West Virginia Fire & Casualty Company's Farmowners Program.

(8) Approved a +4.1% increase for Quality Insurance Company's Commercial Automobile Program.

(9) Disapproved a +3.7% increase for INA's Private Passenger Automobile Coverage.

(10) Disapproved a +16.0% increase for Inland Mutual Insurance Company's Private Passenger Automobile Coverage.

(11) Approved a +3.4% increase for Metropolitan Insurance Companies' Private Passenger Automobile Coverage.

(12) Disapproved a +12.0% increase for Criterion Insurance Company's Private Passenger Automobile Coverage.

(13) Approved a +9.0% increase for State Farm Insurance Companies' Apartment Program.

(14) Approved a +10.0% increase for Hartford Insurance Company's Spectrum Businessowners Policy.

(15) Approved a +49.25% increase for Progressive Casualty Company's Motorcycle Program.

(16) Disapproved a +20.0% increase for Automobile Insurance Plan Service Office's Private Passenger Automobile Coverage.

(17) Disapproved a +13.6% increase for West Virginia Fire & Casualty Insurance Company's Farm Security Program.

(18) Approved a +16.2% increase for Insurance Services Office's Boiler and Machinery Program.

(19) Approved a +30.0% increase for Insurance Services Office's Glass Coverage Program.

(20) Disapproved a +16.0% increase for Travelers Insurance Companies' Private Passenger Automobile Coverage.

GRAPHS

The following exhibits graphically depict the filing activity of the Rates and Forms Division for the years 1981 through 1984. The reason for the sudden surge in rates and form filings received, approved and pending, beginning June of 1984, is a result of the count methodology change incorporated in the Property and Casualty filing submissions.

Town Fire Protection Grading

In accordance with the Fire Protection Grading Schedule approved in 1974, the following fire protection evaluations were conducted by the Insurance Services Office, an approved fire rating organization, and submitted to the Insurance Commissioner in 1983. The Annual Report to the Commissioner, required by Regulation Series V (3:07), contained the following:

No.	Town Inspected	Result of Evaluation	Present Classification Status
1.	Armstrong Creek FD	8/9	10
2.	Bedington FD	7/9	8/9
3.	Beverly	8	8
4.	Birch River FD	9/9	10
5.	Blacksville	8	9
6.	Bolivar	8	9
7.	Boomer	7	8
8.	Boomer FD	8/9	10
9.	Boothsville FD	9/9	9/9
10.	Bradshaw	10	10
11.	Bridgeport	6	7
12.	Bridgeport FD	6/9	8/9
13.	Burnsville	-	8
14.	Cabin Creek FD	9/9	10
15.	Camden-on-Gauley	-	10
16.	Cameron	7/9	8/9
17.	Cheat Lake FD	7/9	10
18.	Clarksburg	-	6
19.	Clinton District FD	6/9	10
20.	Coal River Area FD	7/9	10
21.	Coalton	8	10
22.	Cowen	-	7
23.	Cowen FD	8/9	10
24.	Cowen FD	-	8/9
25.	Dailey-Valley Bend FD	8/9	9
26.	Danese FD	8/9	10
27.	Danville	7	7
28.	Danville FD	-	10
29.	Davis FD	8/9	10
30.	Davis FD	8/9	8/9
31.	Dunlow FD	9/9	10
32.	East Wood FD	7/9	8/9
33.	Elkins	6	6/8/9
34.	Flatrock FD	-	10
35.	Fort Ashby FD	6/9	6

No.	Town Inspected	Result of Evaluation	Present Classification Status
36.	Frametown FD	-	10
37.	Frankford FD	9/9	10
38.	Gauley Bridge	7/9	9
39.	Gauley Bridge FD	8/9	10
40.	Granville	7	8
41.	Greenbrier Hotel	5	5
42.	Green Valley - Glenwood FD	-	8/9
43.	Gulf Area FD	7/9	10
44.	Harmon	8	10
45.	Harpers Ferry	8	9
46.	Harpers Ferry - Bolivar FD	-	10
47.	Harrisville	8	8
48.	Hedgesville	6	8/9
49.	Hedgesville FD	6/9	8/9
50.	Henlawson FD	-	10
51.	Hooverson Heights	7	8
52.	Hundred	8	8
53.	Iaeger FD	8/9	10
54.	Institute FD	8/9	10
55.	Jefferson FD	-	10
56.	Kanawha County Airport	9	10
57.	Lindside FD	-	10
58.	Littleton	8	9
59.	Lost Creek	6	8
60.	Lost Creek FD	6/9	10
61.	Lumberport	6	7
62.	Lumberport FD	6/9	8/9
63.	Mabscott	7	8
64.	Mabscott FD	8/9	10
65.	Madison	6	7
66.	Madison FD	-	10
67.	Man	7	8/9
68.	Mannington	-	8
69.	Mannington FD	-	10
70.	Martinsburg	-	6
71.	Martinsburg FD	-	8/9
72.	Masontown	8	9
73.	Meadow Bridge	8	8
74.	Meadow Bridge FD	8/9	10
75.	Milton	7	8
76.	Milton FD	7/9	8/9

No.	Town Inspected	Result of Evaluation	Present Classification Status
77.	Mingo FD	-	10
78.	Monongah	7	8/9
79.	Monongah FD	7/9	10
80.	Montgomery	6	7
81.	Montgomery FD	9/9	10
82.	Montgomery FD	7/9	9/9
83.	Morgantown	6	6
84.	Morgantown	5	6
85.	Mount Clare	7	8
86.	Mount Hope FD	9/9	10
87.	Oak Hill	6	8
88.	Oak Hill FD	6/9	10
89.	Ohio River FD	8/9	8/9
90.	Parkersburg	4	5
91.	Pax	8	8
92.	Pax FD	9/9	10
93.	Pennsboro	7	8
94.	Peytona-Sherman FD	7/9	10
95.	Point Pleasant	-	7
96.	Point Pleasant FD	-	8/9
97.	Rainelle	6	7
98.	Rainelle FD	6/9	8/9
99.	Roaring Creek FD	8/9	10
100.	Shavers Fork FD	-	10
101.	Smithers	7	8
102.	Smithers FD	7/9	10
103.	Smoot FD	9/9	10
104.	Sophia	-	6
105.	Spencer	6	6
106.	Spencer FD	6/9	8/9
107.	Spruce River FD	9/9	10
108.	Star City	-	8/9
109.	Star City FD	-	8/9
110.	Stone Church FD	8/9	8/9
111.	Stonewood	6	7/8
112.	Terra Alta	7	7
113.	Terra Alta FD	7/9	10
114.	Triune-Halleck FD	9/9	10
115.	Union FD	9/9	10
116.	Valley Head FD	10	10
117.	Wadestown FD	9/9	10
118.	Wardensville	-	8
119.	Wardensville FD	-	10
120.	Waverly FD	-	8/9

No.	Town Inspected	Result of Evaluation	Present Classification Status
121.	Weirton	-	7
122.	West Milford	7	8
123.	West Milford FD	7/9	10
124.	Weston FD	6/9	9/9
125.	Westover	7	8
126.	Wharton-Barrett FD	-	10
127.	Wheeling	-	3
128.	Wileyville FD	9/9	10
129.	Williamsburg FD	9/9	9/9
130.	Williamson	6	7

A total of 110 evaluations were performed in 1983, 20 were carried over from 1982, compared to 7 in 1981 and 74 in 1980. Of the 110 evaluations during 1983:

(a) 82 (63%) resulted in improved classifications;
(b) 4 (3%) represent the culmination of successful improvement programs to regain class;
(c) 18 (14%) resulted in no change in classifications;
(d) 6 (5%) continue to be published out-of-class awaiting the completion of improvement programs to regain their former class; and,
(e) 20 (15%) were reported in 1983 as "Grading Not Complete".

Auditing and Stamping

Every insurer writing fire insurance in the State is required by Section 33-17-10 of the West Virginia Code to maintain, or be a member or subscriber of, an auditing and stamping office, which reviews each fire policy for rate accuracy. Any errors uncorrected after sixty days must be submitted to the Insurance Commissioner. During 1983, a total of 4 were reported by the Insurance Services Office, the only auditing and stamping office which reported any uncorrected errors. This compares with 7 for 1982 and 20 for 1981.

The following is a summary of uncorrected error violations, by company, in 1983:

Company	Number
Aetna Casualty & Surety Company	1
Federal Insurance Company	1
St. Paul Fire & Marine Insurance Company	1
United States Fidelity & Guaranty Company	1

All errors were corrected after this Division corresponded with the companies.

Rating Organizations

Section 33-20-4(e) of the West Virginia Code provides that "An insurer may satisfy its obligation to make filings by becoming a member of, or a subscriber to, a licensed rating organization which makes such filings..."

The following is a list of currently licensed rating organizations, with the expiration date of each license:

Number		
1	American Association of Insurance Services	10-01-86
2	Automobile Insurance Plans Service Office	12-31-84
3	Crop-Hail Insurance Actuarial Association	10-10-84
4	Factory Mutual Service Bureau	01-10-84
5	Insurance Services Office	04-30-86
6	Mill and Elevator Rating Bureau	10-02-86
7	Nuclear Insurance Rating Bureau	03-31-84
8	Surety Association of America	03-31-85

EXCESS LINES

(A) Section 33-12-10 of the West Virginia Code permits a licensed excess line broker to procure insurance from an unlicensed insurance company when it cannot, after diligent effort, be procured from any licensed company.

Following is a comparison of 1982 and 1983 excess line statistics:

	Calendar 1982	Calendar 1983	Percent Change
Total Number of Brokers	57	64	+12.3%
Number of Active Brokers	43	43	No Change
Written Premiums	$6,505,044.32	$6,656,065.43	+ 2.3%
Total Tax Liability	$344,558.74	$399,363.93	+ 7.1%
Number of Policy Affidavits	3691	3921	+ 6.2%

In 1983, this Department confirmed that $6,656,065.43 of written premiums were placed through the excess line markets in West Virginia by 43 of the 64 licensed excess line brokers. The total excess line tax liability for 1983 was $399,363.93. We received 3,921 excess line policy affidavits in 1983 as compared to 3,691 received in 1982.

The above figures represent the following percentage changes in 1983 totals compared with the 1982 totals; total number of brokers increased +12.3%; total number of active brokers remained the same ; written premiums increased +2.3%; total tax liability increased +15.9%; and the number of policy affidavits increased +6.3%.

A review of the 1983 Annual Statements showed $6,656,065.43 written premiums and $506,724.39 return premiums, with a total net premiums of $6,149,341.04.

(B) Excess Lines Written Premiums by Lines of Insurance

Line	Policy Affidavits Received	Written Premiums
General Liability	1965	$4,387,804.88
Fire & Allied Lines	1535	1,474,581.00
Aviation	8	43,676.00
Automobile	276	473,145.00
Inland Marine	64	166,238.00
Burglary	7	8,146.00
Miscellaneous	66	102,474.00
Total	3921	$6,656,065.43

(C) Affidavits Received by Line and Type

General Liability	
Professional Liability	282
Products Liability	38
Manufacturers & Contractors	166
Owners, Landlords & Tenants	266
Public Officials & Employees	421
Umbrella	336
Director & Officers	72
Other	384
Total	1,965
Fire & Allied Lines	
Dwelling	872
Commercial	653
Mobile Home	10
Total	1,535
Aviation	8
Automobile	
Physical Damage	70
Excess Liability	132
Liability	74
Total	276
Inland Marine	
Contractors Equipment	9
Animal Mortality	7
Hole-in-One	19
Other	29
Total	64
Burglary	7
Miscellaneous	66
Total	3,921

(D) Companies' Written & Total Premiums, by Company

Number of Reports	Company	Premium
407	Lloyds of London	$1,047,181.48
246	Guaranty National Insurance Company	606,832.79
1092	Great Southwest Surplus Lines Ins Co.	569,161.00
207	Admiral Insurance Company	536,633.00
132	St. Paul Surplus Lines Insurance Co.	366,959.00
251	Great American Surplus Lines Ins. Co.	353,191.00
33	First State Insurance Company	268,694.28
255	Western World Insurance Company	250,695.00
11	Safety Mutual Casualty Company	232,640.90
47	Lexington Insurance Company	226,544.50
9	Equity General Insurance Company	224,387.74
81	Penn America Insurance Company	129,868.00
35	International Surplus Lines Ins. Co.	112,396.42
230	Great Southwest Fire Insurance Company	110,330.37
260	Mt. Hawley Insurance Company	95,259.00
38	Northbrook Excess & Surplus Lines Ins. Co.	89,459.83
4	Ambassador Insurance Company	84,839.00
5	Columbia Casualty Insurance Company	78,004.00
39	Bellefonte Underwriters Insurance Company	69,569.00
17	Ohio Indemnity Company	66,926.19
14	Evanston Insurance Company	88,055.00
21	California Union Insurance Company	49,976.00
49	Northfield Insurance Company	49,552.00
1	Constitution States Insurance Company	46,835.00
20	Tudor Insurance Company	43,175.00
22	Great Atlantic Insurance Company	39,250.00
28	Mutual Fire Marine & Inland Insurance Co.	37,348.00
11	Zurich Insurance Company	35,220.00
7	Interstate Fire & Casualty Company	33,861.00
4	Falcon Insurance Company	32,709.00
8	Nutmeg Insurance Company	31,651.00
22	Unigard Indemnity Company	31,562.00
22	Illinois Surplus Lines Insurance Company	33,542.15
8	Empire Indemnity Company	29,033.00
2	American Universal Insurance Company	24,302.00
14	Canal Indemnity Company	21,395.00
42	Western Preferred Insurance Company	17,934.00
14	Scottsdale Insurance Company	17,328.00

Number of Reports	Company	Premium
2	Southern American Insurance Company	$ 16,500.00
2	North Star Excess Insurance Corporation	16,028.00
22	Terra Nova Insurance Company	15,608.00
8	Agricultural Excess & Surplus Ins. Co.	14,661.00
5	Illinois Union Insurance Company	14,357.00
6	Pine Top Insurance Company	13,033.66
3	Holland American Insurance Company	12,718.00
6	Illinois R. B. Jones	11,890.00
4	Illinois Employers Insurance Company	10,226.00
1	Hudson Insurance Company	9,963.00
27	Columbus Insurance Company	8,448.00
1	Pacific Insurance Company	8,013.00
10	Excess Insurance Company	7,754.90
2	Canadian Universal Insurance Company	7,711.00
6	Insurance Corporation of Ireland	7,680.84
1	Guildhall Insurance Company	7,500.00
3	Allianz Underwriters	7,197.00
4	Jersey International Insurance Company	6,795.00
1	Commonwealth Insurance Company	6,240.00
4	New England Reinsurance Company	4,825.00
4	Northland Insurance Company	4,212.00
3	River Plate Reinsurance Company	3,950.00
1	Harbor Insurance Company	3,814.00
2	American Excess Insurance Company	3,650.00
12	Ennia Insurance Company	3,625.00
2	Bishopgate Insurance Company	3,390.00
6	National Fire & Marine Insurance Company	2,921.00
1	Casualty Indemnity Exchange	2,500.00
1	Centaur Insurance Company	2,000.00
3	Comstock Insurance Company	1,994.00
1	Gilbratar Casualty Company	1,500.00
4	Essex Insurance Company	1,275.00
1	Monticello Insurance Company	1,190.00
6	Acceleration Insurance Company	976.25
1	Atlas Underwriters	875.00
1	English & American Insurance Company	560.00
1	Lincoln Insurance Company	525.00
1	National Indemnity Company	203.00
1	North East Insurance Company	200.00
1	Sun Insurance Company	90.00

SPLITS (The following Companies were used when policies were submitted with split liabilities):

Burnstein Insurance Company
Insurance Corporation of Ireland
Bishopgate Insurance Company
Yasuda Fire & Marine Insurance Company
Union Insurance Company
Excess Insurance Company
Terra Nova Insurance Company
Dominion Insurance Company
Stronghold Insurance Company
CNA Reinsurance Company of London
Dowa Insurance Company, Ltd.
Lombard Elizabethan Insurance Company
Norwich Union Fire Insurance Society Ltd.
Northern Assurance Marine Underwriters
Turegum Insurance Company, Ltd.
Sumitomo Marine & Fire Insurance Company, Ltd.
Sovereign "S.X.1" Insurance Group
Sovereign Marine Insurance Company, Ltd.
Hansa Marine Insurance Company (U.K.) Ltd.
Vesta (U.K.) Insurance Company, Ltd.
Economic Insurance Company Ltd.
Colonia (U.K.) Insurance Company, Ltd.
Cornhill Insurance Company, Ltd.
Andrew Weir NZSB Insurance Company, Ltd.
Folksam Insurance Company Ltd.
QBE International Insurance Company, Ltd.
Orion Insurance Company Ltd.
Planet Insurance Company Ltd.
Sphere Drake Insurance Company Ltd.

(E) Licensed Excess Line Broker's 1983 Annual Statement Reconciliation

Broker	Number Reports	Gross Premiums Written	Return Premiums	Net Premiums Written	Total Tax Paid
Gerald R. Arndt	10	$ 59,613.00	$ -0-	$ 59,613.00	$ 3,576.78
Dorsey R. Ash	2	1,801.00	-0-	1,801.00	108.06
Frank A. Baer, II	6	203,890.00	-0-	203,890.00	12,233.40
Forrest F. Banning	8	31,886.50	-0-	31,886.50	1,913.19
Carl Bippus	0	-0-	-0-	-0-	-0-
Edward S. Bippus, Jr.	2	6,922.00	-0-	6,922.00	415.32
Stewart M. Borger	2	10,195.00	-0-	10,195.00	611.70
Ronald Brumage	31	70,376.00	15,588.00	54,788.00	3,287.28
Mary Ann Burchette	7	167,157.00	-0-	167,157.00	10,029.42
James M. Cookman	0	-0-	-0-	-0-	-0-
Richard P. Davies	2	17,533.00	-0-	17,533.00	1,051.98
Earle S. Dillard	2043	2,176,653.70	205,142.69	1,971,511.01	118,290.66
Michael L. Dyer	0	-0-	-0-	-0-	-0-
James A. Evans	66	64,857.00	-0-	64,857.00	3,891.42

Broker	Number Reports	Gross Premiums Written	Return Premiums	Net Premiums Written	Total Tax Paid
Ronald Lee Evans	0	$ -0-	$ -0-	$ -0-	$ -0-
James L. Fletcher	83	103,688.00	10,126.00	93,562.00	5,613.72
Thomas M. Giffen	8	25,014.00	355.00	24,659.00	1,479.54
Jack H. Hammond, Jr.	0	-0-	-0-	-0-	-0-
William C. Hehr	28	27,014.00	184.00	26,830.00	1,609.80
E. S. Heineman	0	-0-	-0-	-0-	-0-
Charles Heintzelman	8	50,514.00	2,789.00	47,725.00	2,863.50
George Herndon	0	-0-	-0-	-0-	-0-
Stephen D. Herndon	13	105,803.81	-0-	105,803.81	6,348.22
John N. Johnson, Jr.	1	14,326.00	-0-	14,326.00	859.59
Elias E. Joseph	8	56,317.00	3,600.00	52,717.00	3,163.00
Richard Kephart	10	4,118.00	240.00	3,878.00	232.68
Marvin H. Levendorf	10	7,627.00	-0-	7,627.00	457.62
James E. Lively	0	-0-	-0-	-0-	-0-

Broker	Number Reports	Gross Premiums Written	Return Premiums	Net Premiums Written	Total Tax Paid
Robert L. Ludwig	15	$ 69,370.00	$ -0-	$ 69,370.00	$ 4,161.06
John W. Mangus	0	-0-	-0-	-0-	-0-
Robert H. Martin	0	-0-	-0-	-0-	-0-
C. Dwan McBee	2	2,318.00	-0-	2,318.00	139.08
Barbara E. McComas	647	1,089,074.20	114,380.00	974,694.20	58,481.65
Harold Lee Miller, Jr.	10	12,841.00	14,047.00	- 1,206.00	-0-
Clifford Minor	0	-0-	-0-	-0-	-0-
William Mitchell	13	57,570.00	2,135.00	55,435.00	3,326.10
George H. Mollohan	1	4,500.00	-0-	4,500.00	270.00
Charles S. Morton	63	125,556.00	23,209.00	102,347.00	6,141.00
C. Donald Myers	0	-0-	-0-	-0-	-0-
Karl W. Neumann	42	122,555.90	4,876.00	117,679.90	7,060.79
H. Randolph Neville	0	-0-	-0-	-0-	-0-
John R. Padden	0	-0-	-0-	-0-	-0-

Broker	Number Reports	Gross Premiums Written	Return Premiums	Net Premiums Written	Total Tax Paid
Henry J. Pelligrini	13	$ 10,337.00	$ 6,219.00	$ 4,118.00	$ 247.08
William L. G. Porter	1	23,442.00	-0-	23,442.00	1,406.52
Kelley E. Reed, III	1	677.00	-0-	677.00	40.62
M. J. Root	32	224,495.07	1,869.20	222,625.87	13,357.55
Robert H. Ruth	33	333,297.01	10,621.00	322,676.01	19,360.56
James D. Seibel	0	-0-	-0-	-0-	-0-
Guy D. Shelton	1	19,260.00	4,984.00	14,276.00	856.56
David Shirlaw	2	13,000.00	680.00	12,320.00	739.20
Henry C. Shores	0	-0-	-0-	-0-	-0-
Robert Showen	416	176,512.00	17,098.00	159,414.00	9,564.84
Robert Silverstein	0	-0-	-0-	-0-	-0-
John M. Sisler	187	174,211.00	13,335.00	160,876.00	9,784.44
Pete Slicer	3	18,291.00	-0-	18,291.00	1,097.46
C. E. Smith, Jr.	3	2,988.00	854.00	2,134.00	128.04

Broker	Number Reports	Gross Premiums Written	Return Premiums	Net Premiums Written	Total Tax Paid
James E. Songer	0	$ -0-	$ -0-	$ -0-	$ -0-
John S. Stacy	10	5,001.37	3,152.00	1,849.37	110.96
Gardner M. Stultz	0	-0-	-0-	-0-	-0-
Harry Tarasuk, Jr.	0	-0-	-0-	-0-	-0-
Robert E. Vass	2	77,924.00	5,192.00	72,732.00	4,363.92
Dennis J. Vogelsberger	27	48,645.46	18,205.00	30,440.46	1,826.43
Richard R. Welch	0	-0-	-0-	-0-	-0-
Samuel G. Yerrid	49	628,843.41	27,824.50	601,018.91	36,061.13
Total	3921	$6,656,065.43	$ 506,724.39	$6,149,341.04	$ 399,363.93

Ohio Indemnity Company reported $206,213.00 premiums written in 1983; @6% tax, the total collected was $12,373.00.

The total Gross Premiums Written in West Virginia during 1983 was $6,656,065.43. We collected $369,165.09 in excess line taxes for the year 1983.

The following excess line brokers reported no liability for calendar year 1983:

1. Carl Bippus
2. James Cookman
3. Michael Dyer
4. Ronald Lee Evans
5. Jack Hammond
6. E. S. Heineman
7. George Herndon
8. James Lively
9. John W. Mangus
10. Robert H. Martin
11. Clifford Minor
12. C. Donald Myers
13. H. Randolph Neville
14. John R. Padden
15. James D. Seibel
16. Henry C. Shores
17. Robert Silverstein
18. James L. Songer
19. Gardner M. Stultz
20. Harry Tarasuk
21. Richard Welch

RATES AND FORMS DIVISION

THE FOLLOWING EXHIBITS GRAPHICALLY DEPICT THE FILING ACTIVITY OF THE RATES AND FORMS DIVISION FOR THE YEARS 1981 THROUGH 1984

EXHIBIT I Rate and Form Filings Received

Total rate and form filings received, by month, from the 1029 insurance companies approved to market their products in West Virginia.

EXHIBIT II Rate and Form Filings Disapproved

Total rate and form filings, by month, disapproved because they are deficient in relation to the West Virginia Insurance Code and Regulations.

EXHIBIT III Rate and Form Filings Approved

Total rate and form filings, by month, approved for marketing since they are in compliance with the West Virginia Insurance Code and Regulations.

EXHIBIT IV Rate and Form Filings Withdrawn

Total rate and form filings, by month, which were disapproved for non compliance and subsequently withdrawn by the filing company because they elect not to amend or alter the form to comply with the West Virginia Insurance Code or Regulations.

EXHIBIT V Rate and Form Filings Pending

These figures reflect the number of filings on hand at the end of each month which the Analyst has not yet had the time for proper review.

The reason for the sharp deviation depicted in June of 1984, in this exhibit is a result of the count methodology change incorporated in the Property and Casualty filing submissions.

EXHIBIT VI Excess and Surplus Lines Affidavits Received

Excess and Surplus Lines represent insurance companies who will underwrite risks, for which coverage is not available through the admitted market in West Virginia. The licensed broker submits the affidavit which affirms that he cannot procure the needed coverage through an admitted insurer and must, therefore, rely on a non admitted insurer to provide the needed coverage for his client.

EXHIBIT I

West Virginia Insurance Commissioner's Office
Rates and Forms Division
Rate and Form Filings Received*

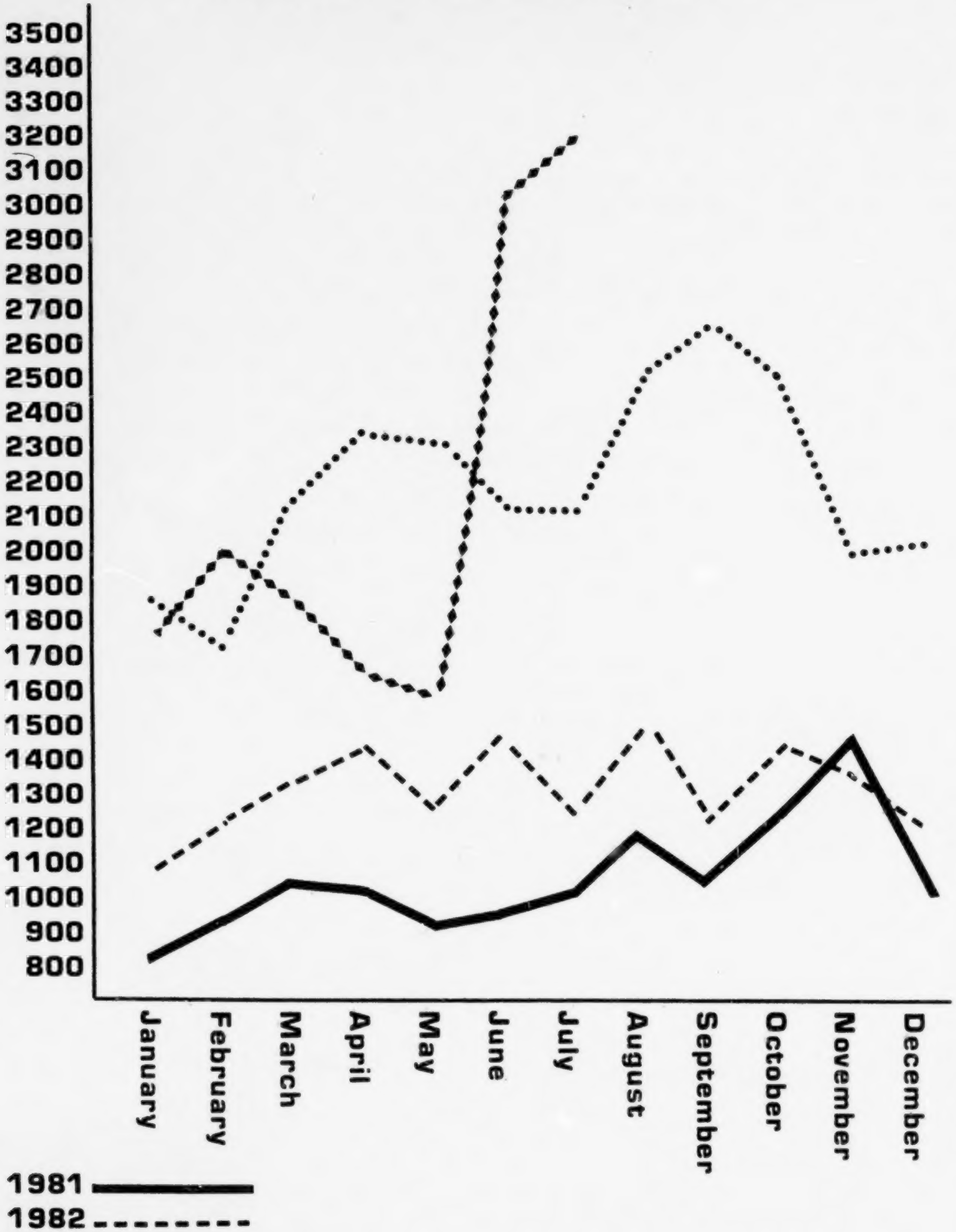


EXHIBIT II

West Virginia Insurance Commissioner's Office

Rates and Forms Division

Rate and Form Filings Disapproved*

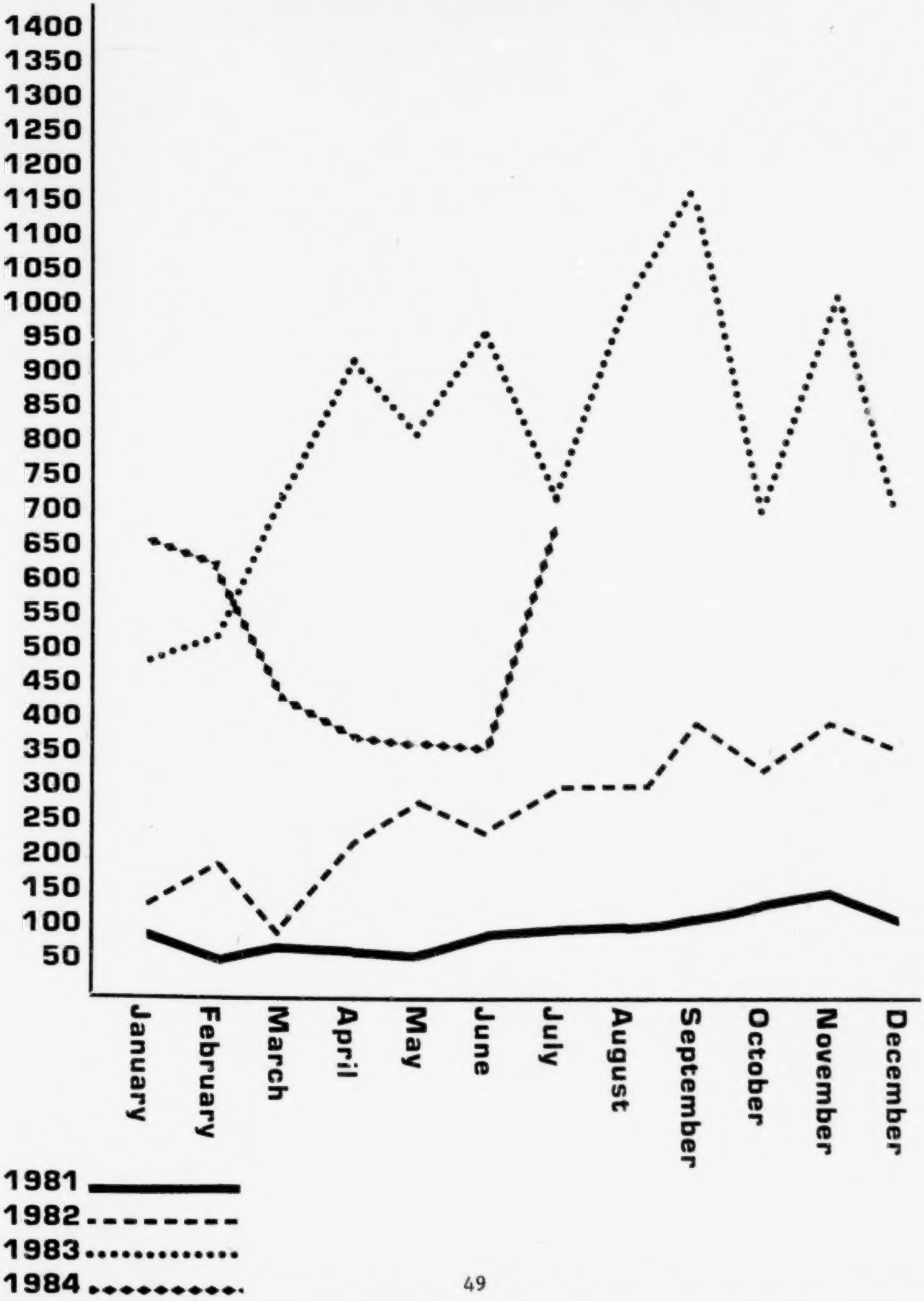


EXHIBIT III

West Virginia Insurance Commissioner's Office

Rates and Forms Division

Rate and Form Filings Approved*

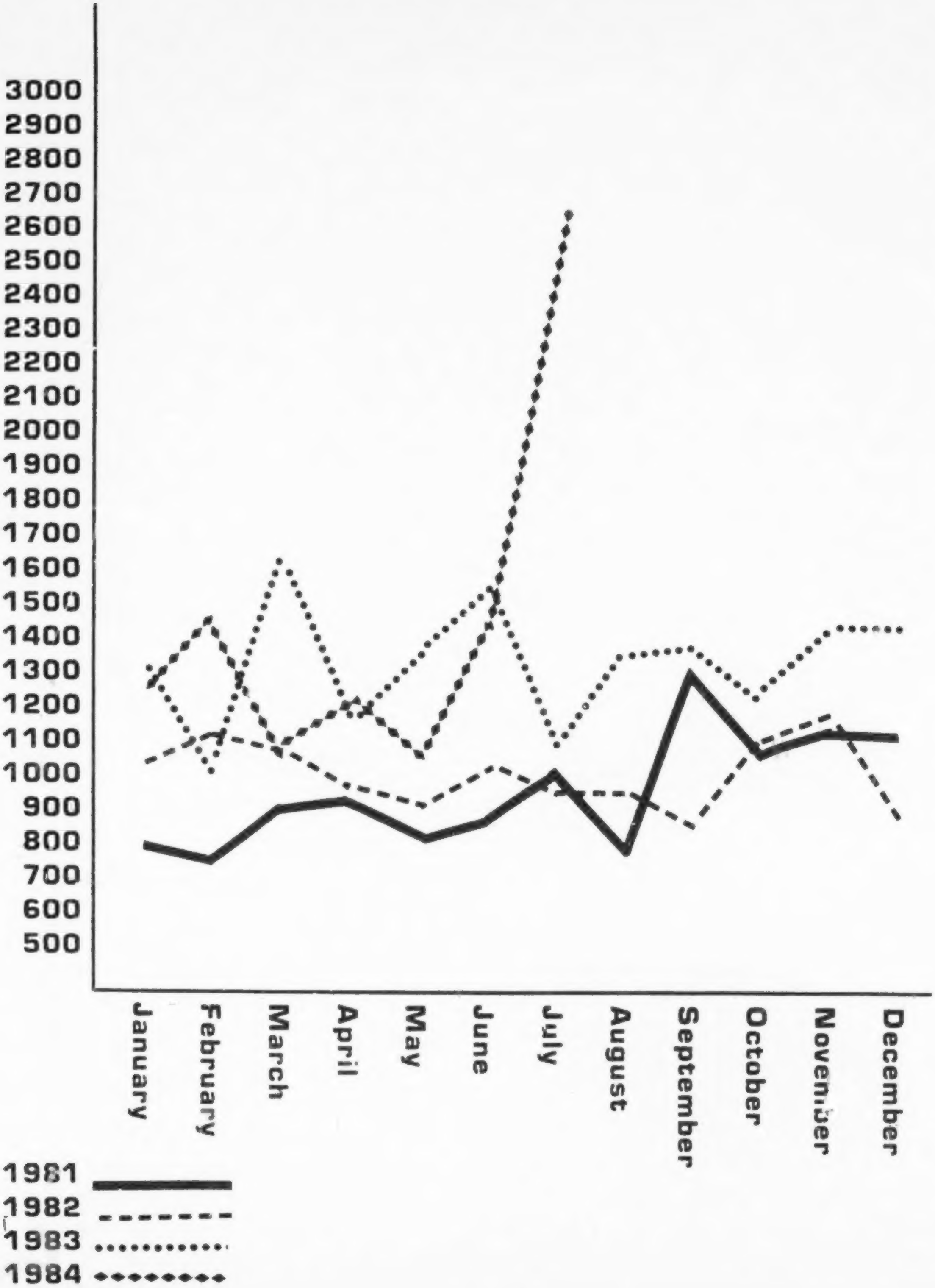


EXHIBIT IV

West Virginia Insurance Commissioner's Office

Rates and Forms Division

Rate and Form Filings Withdrawn*

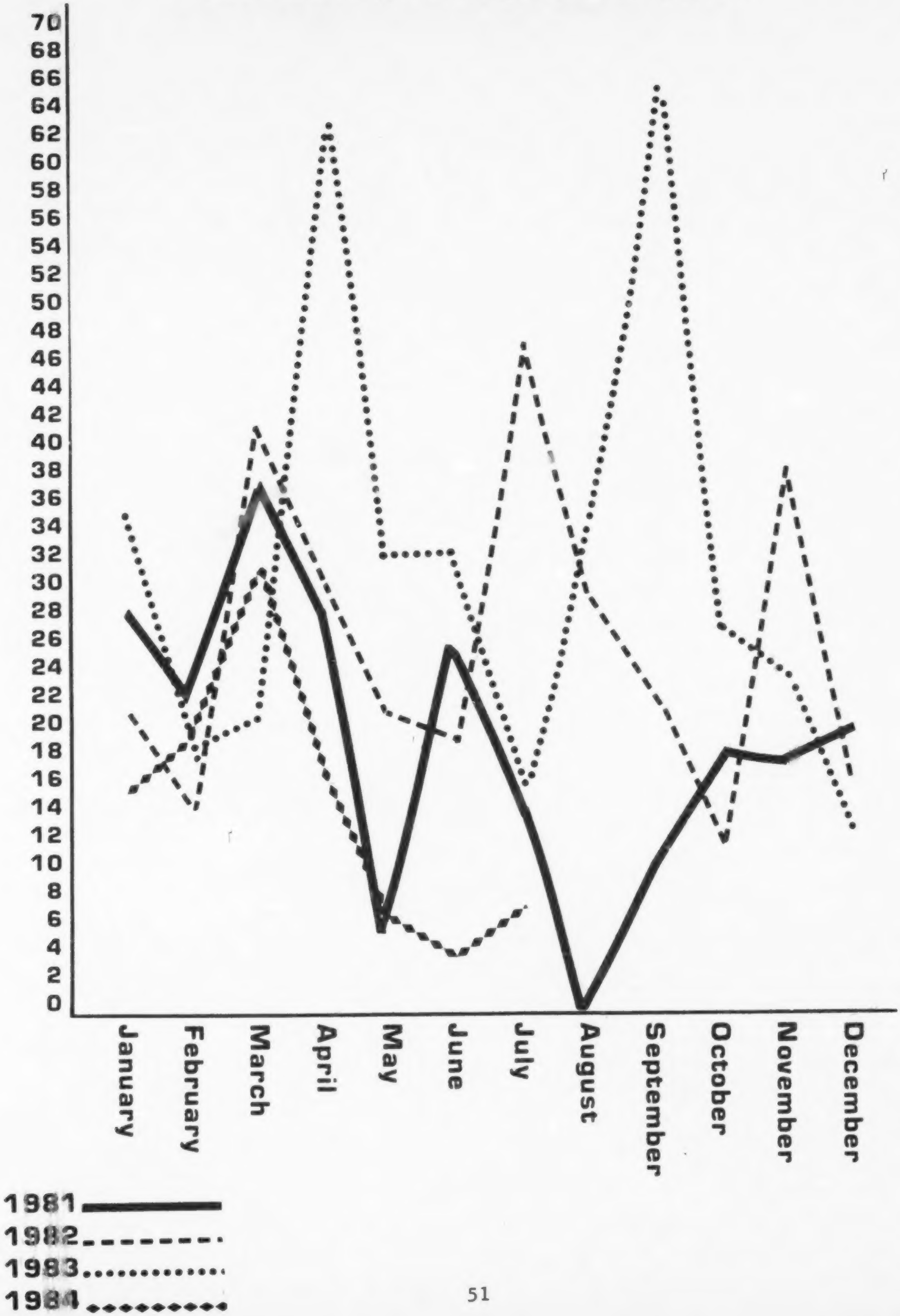


EXHIBIT V

West Virginia Insurance Commissioner's Office

Rates and Forms Division

Rate and Form Filings Pending*

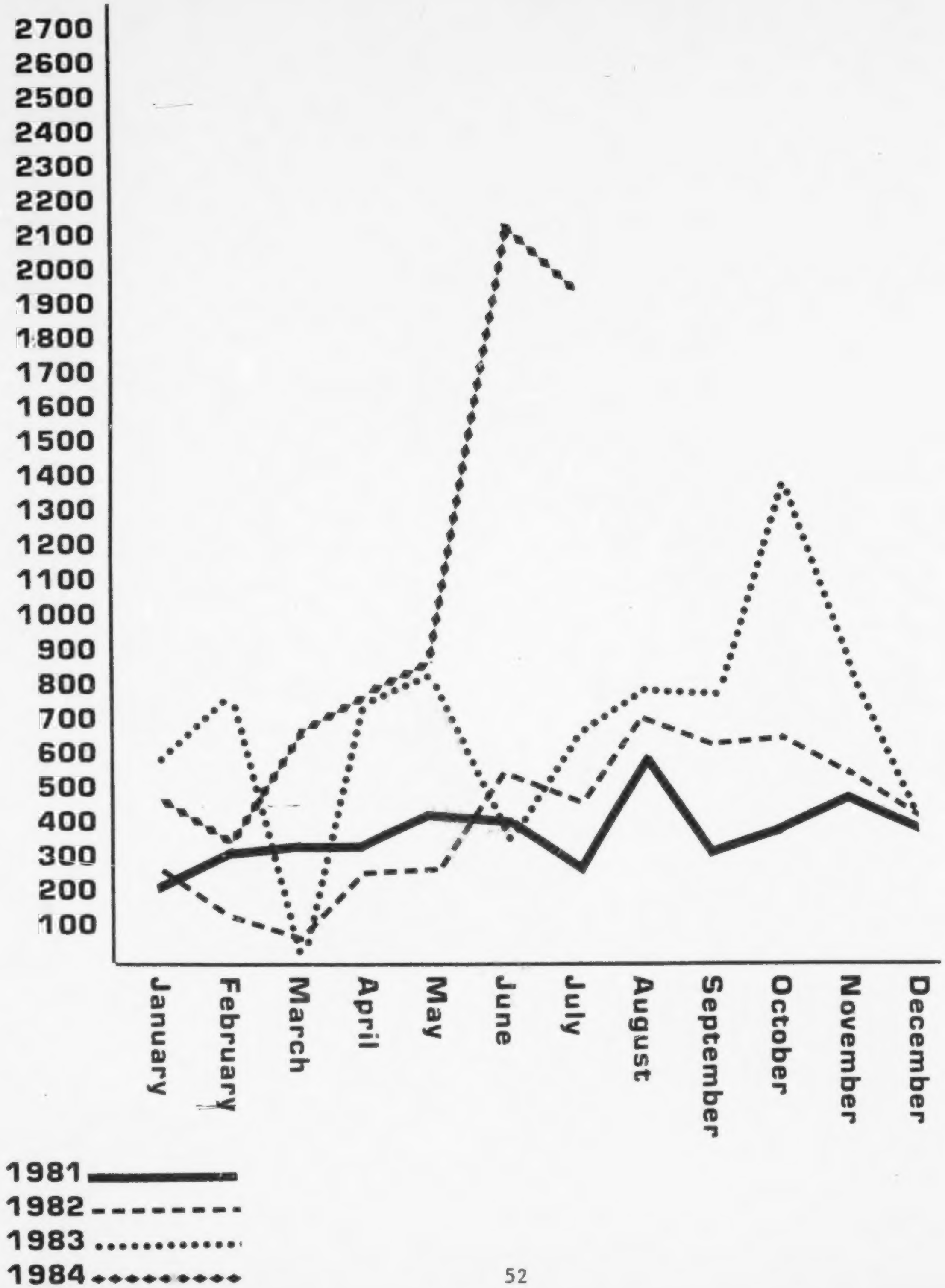
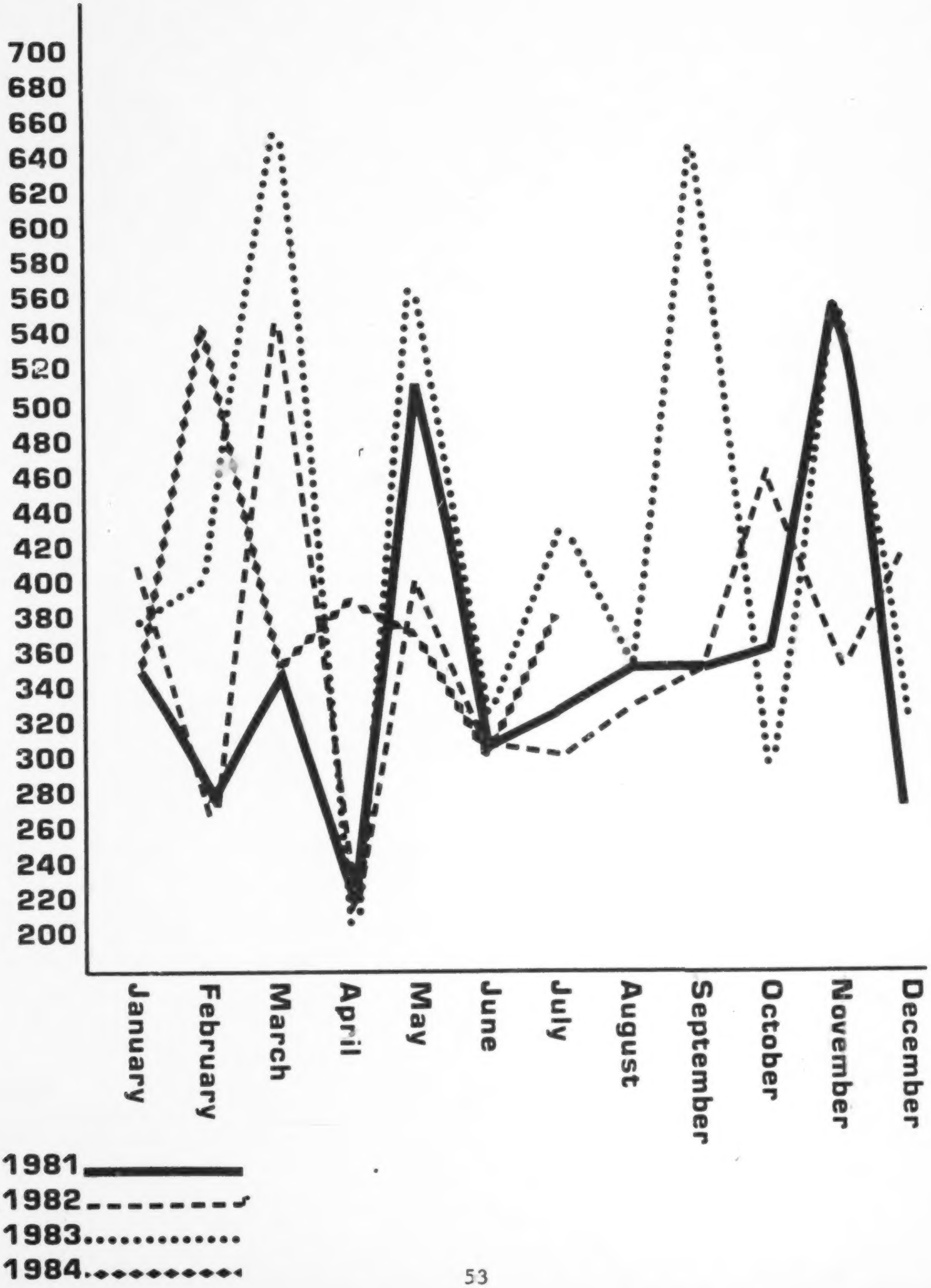


EXHIBIT VI

West Virginia Insurance Commissioner's Office
Rates and Forms Division
Excess and Surplus Lines Affidavits Received*



CONSUMER SERVICE DIVISION

PURPOSE

The Consumer Service Division is comprised of Consumer Complaints and Agents Licensing. In addition to the Director of the Division, six (6) technical (5 in Complaints; 1 in Agents) and four (4) clerical (2 in Complaints; 2 in Agents) are employed in the division.

Consumer Complaints Section is responsible for the review of the facts surrounding each complaint received against an insurance company or an agent. It is the Division's objective to make certain the complainants are advised of and understand the handling of their claims and other insurance problems. The aim of the Division is to protect the citizens of West Virginia by attempting to ensure that all complaints are equitably resolved in a prompt and professional manner and in accordance with the West Virginia Insurance Laws.

The Agents Licensing Section has the supervision and control over the processing of applications for insurance licenses and the issuance of licenses to qualified agents. All agents licenses are renewed on a yearly basis.

GENERAL ACTIVITIES

Consumer Complaints Section

Complaint files are established through receipt of written inquiries and personal visits to the office from consumers and insurance industry, as well. A total of 3,437 written inquiries were made to the division in 1983 with walk-in clients numbering 809, and telephone activity accounting for 15,539 calls. Approximately 48% of the telephone inquiries were received on the "Toll-Free" line which has proven to be an invaluable service to the citizens of West Virginia.

Consumer awareness continues to be a top priority issue within this section of the division. Through the efforts of the following activities, we have been able to relay a better understanding of matters of insurance to the citizens of West Virginia:

Senior Citizen Seminars - Consumer Service Representatives visited twenty-five (25) pre-scheduled and pre-publicized locations throughout the state to discuss health insurance coverages, medicare supplements, and any additional insurance problems. The total attendance for these seminars was 1,300. The locations this year were as follows:

Belington
Buckhannon
Camden on Gauley
Charleston
Dunbar
Flemington
Franklin
Grafton (2)
Harrisville
Huntington (3)
Itmann
Kingwood
Marlinton
Pennsboro
Phillipi
Point Pleasant
Romney
Wayne
Webster Springs
Weirton
West Union
White Sulphur Springs

Media Releases - Complaint ratios were compiled and released for media distribution for the top 25 to 30 writers of automobile and homeowners insurance in West Virginia. The figures were based on the number of written complaints received by the department per 1,000 policies in force during calendar years 1980, 1981, and 1982. (Charts are shown at the end of this report.)

Automobile and homeowner premium rate comparison lists for thirty (30) insurers were made available to the public also. Given specific facts for each type of coverage, annual rates were computed for five selected cities in West Virginia. These comparisons and ratios are compiled and released in order to serve as a guide to both the consumers and the insurance industry.

A press release notified the citizens of West Virginia that effective January 1, 1984, all crop insurance sales agents must also be licensed insurance agents. Although exempt from state regulation the Federal Crop Insurance Corporation's requirement of state licensing together with sales agent certification will insure that a well-trained, competent sales force is marketing Federal Crop Insurance within West Virginia.

A press release notified the citizens of West Virginia that through the efforts of the Insurance Department's Consumer Division, approximately $500,000 was returned or paid to West Virginia Consumers during 1982. This money represents refund of premiums to West Virginia policyholders, or it was for the payment of claims unsettled either because of a dispute, delay or misunderstanding between the consumer and the insurance company at the time the Consumer Services Division was contacted.

Publications - This division has several publications which are available to consumers. A "Consumer Guide to Homeowners Insurance" was published in 1982. The "Consumers Guide to Automobile Insurance" has been updated and is slated for publication in 1984.

The National Flood Insurance Program has provided us with pamphlets containing general information to consumers on obtaining flood insurance.

The U.S. Department of Health and Human Services, in conjunction with the National Association of Insurance Commissioners, has made available a brochure entitled "Guide to Health Insurance for People with Medicare" which we use extensively in connection with the seminars as well as the day to day contacts with Senior Citizens.

Training Sessions - This department recognizes that there are numerous agencies on the federal, state, and local level which come in direct contact with the public. We, therefore, willingly participate in various workshops, conferences, committees, etc., which focus on potential problems and the possible solution to these problems for individuals who work with the public. Participation this year included several workshops sponsored by the West Virginia Commission on Aging; Medi-Gap Conferences sponsored by U.S. Department of Health and Human Services; attendance at a workshop for agents sponsored by the National Flood Insurance Program; and a Senior Citizens Convention in Charleston which was sponsored by Congressman Robert Wise.

Field Investigations & Informal Meetings - In the event consumers' complaints indicate a pattern of suspicious activity on the part of an agent and/or insurance company, the Consumer Service Representatives are dispatched to investigate the situation by reviewing agents' and/or company's records, interviewing policyholders and other involved parties. In those instances where violations of insurance law are revealed, the files are referred to the Legal Division for further action. Twenty-six (26) such investigations were conducted this year.

The division conducted thirty-five (35) informal meetings with various agents and insurance companies to discuss potentially serious problems which were affecting policyholders.

Agents Licensing Section

An increase was experienced in most areas of activity in Agents Licensing. The decrease in telephone calls and office visits is attributable to the change in the agent examination operation which is discussed later in this report. Effective April 1, 1983, our office no longer processed examination authorizations or score reports which accounted for a large number of the calls and visits received each month.

As a direct result of activities pursued by the Consumer Complaint Section, ten agents' licenses were affected as follows (one agent received both a fine and revocation of his license):

Revocations - 7
Fines - 4 (Totaling $3,600)

The 1982 Legislature empowered the Insurance Commissioner with the authority to utilize an outside testing service for the purpose of preparing and administering the examinations. In November 1982, a contract was negotiated with Educational Testing Service (ETS) of Princeton, New Jersey, whereby ETS will assumed the responsibilities associated with the agents' examination. The qualification examinations are developed and administered by Educational Testing Service's (ETS) Multistate Insurance Licensing Program.

The idea of creating the Multistate Insurance Licensing Program originated with the National Association of Insurance Commissioners (NAIC). In a 1973 proposal the NAIC asked Educational Testing Service to develop a program that would establish a national standard for evaluating the professional qualifications of prospective insurance agents. The NAIC's specific goals; raised the overall quality of state insurance licensing examinations, eliminate the high cost of recurring test development validation, protect consumers, enhance the professional status of agents and facilitate reciprocity among participating states....while maintaining effective control at the state level. There were nineteen (19) states participating in the licensing program at the time West Virginia contracted with Educational Testing Service.

The examinations are administered twice a month in Charleston and once a month in Beckley, Huntington, Martinsburg, Morgantown, Parkersburg and Wheeling.

Candidates may pre-register with Educational Testing Service or take advantage of walk-in testing, which allows them to register and take the exams on the same day, if space is available. Examination fees for pre-registered candidates are $23.00 per session, with a $17.00 surcharge for walk-in candidates. Examination results are reported to the candidate within ten (10) days after the test date.

The last date the examinations were administered by the Insurance Commissioner's office was March 31, 1983. The first ETS administered examination was held April 9, 1983.

An informational letter was mailed to all insurers licensed in West Virginia. This notice served to clarify the department's procedures for processing agent appointments and terminations, as well as instructing the companies to notify agents in writing when any appointment or termination has been approved and acknowledged by this office.

Graphs - The following exhibits contained in this section offer a comparison of four (4) years of activity in the two (2) sections of the Consumer Service Division.

1980-1981-1982 Automobile Complaint Ratios

Company Name	State of Domicile	No. of Complaints			No. of Policies in Force			Complaint Ratios (per 1,000 Policies)			Average
		1980	1981	1982	1980	1981	1982	1980	1981	1982	
Aetna Casualty & Surety	Connecticut	47	49	77	23,412	29,878	30,025	2.01	1.64	2.56	2.08
Allstate Insurance Co.	Illinois	83	83	73	72,408	53,195	54,899	1.15	1.56	1.33	1.32
American Bankers Ins. Co.*	Florida	1	1	0							
Buckeye Union Ins. Co.	Ohio	31	31	19	17,384	11,249	9,824	1.78	2.76	1.93	2.11
Colonial Penn Ins. Co.	Pennsylvania	6	23	18	4,047	4,261	3,919	1.48	5.40	4.59	3.34
Dairyland Insurance Co.	Wisconsin	27	27	39	4,225	9,605	11,111	7.34	2.81	3.51	3.73
Erie Insurance Exchange	Pennsylvania	41	41	52	12,318	11,388	11,967	3.33	3.60	4.35	3.76
Federal Kemper Ins. Co.	Illinois	96	96	66	23,877	23,732	23,001	4.02	4.05	2.87	3.65
Government Employees Ins. Co.	Washington, D.C.	5	13	13	2,618	2,707	2,296	1.91	4.80	5.66	4.07
Horace Mann Ins. Co.	Florida	24	24	13	7,680	8,569	9,026	3.13	2.80	1.44	2.41
J. C. Penney Cas. Ins. Co.	Ohio	16	16	10	7,131	7,522	8,007	2.24	2.13	1.25	1.85
Metropolitan Property & Liability Ins. Co.	Delaware	20	20	9	6,360	8,071	7,184	3.14	2.48	1.25	2.27
Motorists Mutual Ins. Co.	Ohio	22	24	49	9,990	19,566	34,435	2.20	1.23	1.42	1.43
Nationwide Mutual Ins. Co.	Ohio	176	176	138	174,161	222,464	226,975	1.01	.79	.61	.79
Ohio Farmers Ins. Co.	Ohio	2	2	2	2,948	2,571	2,668	.68	.78	.75	.73
Progressive Casualty Co.	Ohio	1	10	45	135	5,662	17,113	7.41	1.77	2.63	2.44
Prudential Property & Casualty Ins. Co.	New Jersey	26	27	29	5,752	6,060	5,782	4.52	4.46	5.02	4.66
Quality Ins. Co. (formerly Stonewall Cas. Co.)	West Virginia	68	70	108	32,289	44,305	52,062	2.11	1.53	2.07	1.91
Safeco Ins. Co.	Washington	13	13	8	4,427	4,341	4,104	2.94	2.99	1.95	2.64
Shelby Mutual Ins. Co.	Ohio	1	1	5	2,738	2,779	2,200	.36	.36	2.27	.91
State Automobile Mutual Ins. Co.	Ohio	19	19	15	17,135	17,918	17,796	1.11	1.06	.84	1.00
State Farm	Illinois	136	139	116	301,000	303,761	308,487	.45	.46	.38	.43
Travelers Ins. Co.	Connecticut	20	21	12	3,403	3,692	3,881	5.88	5.69	3.09	4.83
United Services Automobile Association	Texas	0	3	2	2,620	2,715	2,736	0.00	1.10	.73	.62
U. S. Fidelity & Guaranty	Maryland	18	18	13	9,487	9,994	12,443	1.90	1.80	1.04	1.53
Valley Forge Ins. Co.	Pennsylvania	0	1	2	2,053	2,652	2,857	0.00	.38	.70	.40
Westfield Ins. Co.	Ohio	10	10	12	4,616	5,097	5,904	2.17	1.96	2.04	2.05
TOTALS:		908	957	945	754,214	823,754	870,702	1.20	1.16	1.09	1.15

*Company could not provide information regarding the number of policies in force prior to release.

Source of information: Office of West Virginia Insurance Commissioner

1980-1981-1982 Homeowners Complaint Ratios

Company Name	State of Domicile	No. of Complaints			No. of Policies in Force			Complaint Ratios (per 1,000 Policies)			Average
		1980	1981	1982	1980	1981	1982	1980	1981	1982	
Aetna Casualty & Surety	Connecticut	14	14	9	15,398	15,262	12,923	.79	.92	.70	.85
Allstate Insurance Co.	Illinois	9	9	16	20,313	21,359	22,292	.44	.42	.72	.53
Buckeye Union	Ohio	8	7	4	16,904	12,398	9,947	.47	.56	.40	.43
Camden Fire*	Pennsylvania	2	3	6	4,373	0	0	.46			
Erie Insurance Exchange	Pennsylvania	5	5	8	6,529	5,357	8,381	.77	.93	.95	.89
Farmers & Mechanics Mutual Fire Ins. Co. of WV	West Virginia	8	8	9	10,400	8,654	8,874	.77	.92	1.01	.90
Federal Ins. Co.	New Jersey	0	0	0	1,496	1,330	1,234	0.00	0.00	0.00	0.00
Federal Kemper Ins. Co.	Illinois	7	7	2	6,718	5,725	4,939	1.04	1.22	.40	.92
Grangers Mutual Ins. Co.	Maryland	11	11	10	5,940	4,564	3,690	1.85	2.41	2.71	2.25
Harford Mutual Ins. Co.	Maryland	6	6	2	3,800	3,470	2,350	1.58	1.73	.85	1.46
Insurance Co. of North America	Pennsylvania	1	4	1	1,854	1,678	1,547	.54	2.38	.65	1.18
Metropolitan Property & Liability Ins. Co.	Delaware	3	4	0	2,185	2,451	2,607	1.37	1.63	0.00	.97
Motorists Mutual Ins. Co.	Ohio	1	1	7	3,243	4,777	6,623	.31	.21	1.06	.61
Municipal Mutual Ins. Co.	West Virginia	12	12	7	20,500	19,138	18,520	.59	.63	.38	.53
Nationwide Mutual Ins. Co.	Ohio	24	24	26	56,045	56,702	56,600	.43	.42	.46	.44
Ohio Farmers Ins. Co.	Ohio	1	1	1	6,144	5,618	5,897	.16	.18	.17	.17
Penn Mutual Fire Ins. Co.	Pennsylvania	3	3	2	8,122	3,873	3,993	.37	.77	.50	.50
Pennsylvania General Ins. Co.	Pennsylvania	0	0	0	0	1,573	2,942	0.00	0.00	0.00	0.00
Prudential Property & Casualty	New Jersey	7	6	18	8,173	8,959	8,060	.86	.67	2.23	1.23
Royal Ins. Co. of America	Illinois	2	0	0	2,632	1,900	1,124	.76	.00	.00	.35
Safeco Ins. Co. of America	Washington	2	2	1	2,793	2,602	2,189	.72	.77	.46	.66
Shelby Mutual Ins. Co.	Ohio	2	0	2	2,086	2,319	2,327	.96	.00	.86	.59
Standard Fire Ins. Co.	Connecticut	0	0	0	1,864	2,146	3,521	0.00	0.00	0.00	0.00
State Automobile Mutual Ins. Co.	Ohio	4	5	8	9,072	7,516	7,704	.44	.67	1.04	.70
State Farm	Illinois	25	26	46	74,152	78,520	80,879	.26	.33	.57	.42
U. S. Fidelity & Guaranty	Maryland	8	9	6	8,114	9,695	9,688	.99	.93	.62	.84
Valley Forge Ins. Co.	Pennsylvania	1	1	2	5,234	5,830	5,496	.19	.17	.36	.24
WV Fire & Casualty	West Virginia	6	3	11	13,446	12,424	11,902	.45	.24	.92	.53
Westfield Ins. Co.	Ohio	5	5	4	11,584	13,857	16,922	.43	.36	.24	.33
TOTALS:		175	173	202	324,740	319,687	323,072	.54	.54	.63	.57

*Company could not provide information regarding the number of policies in force prior to release.

Source of information: Office of West Virginia Insurance Commissioner

CONSUMER SERVICE DIVISION

COMPLAINTS

CALENDAR YEAR 1983

Property and Casualty

Files Opened	1,529
Automobile	1,055
Homeowners	314
Mobile Home	48
Commercial	74
Other	41
	1,532*
Files Closed	1,486
Regular Telephone Activity	4,256
Toll Free Activity	3,540
Office Visits	409
Miscellaneous Correspondence	141

* 3 Files involved two types.

CONSUMER SERVICE DIVISION

COMPLAINTS

CALENDAR YEAR 1983

Property and Casualty

Companies with ten (10) or more complaints

COMPANY NAME	# Complaints
Aetna Casualty & Surety	75
Allstate	88
Buckeye	38
CNA	23
Colonial Penn	11
Commercial Union	12
Dairyland	34
Erie Insurance	48
Federal Kemper	46
Foremost	13
General Accident	26
Home Insurance	10
Horace Mann	33
INA	13
Liberty Mutual	10
Metropolitan Property & Liability	17
Motorists Mutual	97
* Mountaineer Fire & Casualty	11
* Municipal Mutual	12
Nationwide	209
Penn Mutual Fire	10
Progressive Casualty	31
Prudential Property & Casualty	24
* Quality Insurance (formerly Stonewall Casualty Co.)	94
Safeco	12
State Farm	119
Travelers	11
United States Fidelity and Guaranty Company	32
West Virginia Fire & Casualty	13
Westfield	14

* Domestic Companies

CONSUMER SERVICE DIVISION

COMPLAINTS

CALENDAR YEAR 1983

Life, Accident and Sickness

Files Opened	1,364
Annuity	23
Accident & Sickness	145
Credit Life	36
Disability	53
Life	331
Hospitalization	684
Medicare	80
Other	28
HMO	7
Total	1,387*
Files Closed	1,288
Regular Telephone Activity	3,860
Toll Free Activity	3,883
Office Visits	400
Miscellaneous Correspondence	390

* 23 Files involved two types.

CONSUMER SERVICE DIVISION

COMPLAINTS

CALENDAR YEAR 1983

Life, Accident and Sickness

Companies with ten (10) or more complaints

Academy Life	12
Aetna Casualty & Surety	22
* Appalachian	16
Bankers Life & Casualty	30
Bankers United Life Assurance	13
Benefit Trust	11
Blue Cross & Blue Shield of West Virginia, Inc.	174
Combined	53
Equitable Life Assurance Society	23
Equitable Life Insurance	20
Farm Family Life	12
Guardian Life	12
Guarantee Trust Life	12
Healthwise (HMO)	16
Kentucky Central Life	18
Massachusetts Indemnity & Life	19
Massachusetts Mutual	13
Metropolitan Life	31
Montgomery Ward Life	20
Mutual of Omaha	45
National Home Life Assurance	17
Nationwide Life	15
Peoples Life	65
Provident Life & Accident	13
Prudential	63
Reserve Life	22
Time Insurance	17
Travelers	17
United American	20
Union Fidelity	34
Western-Southern Life Insurance	10

* Domestic Company

CONSUMER SERVICE DIVISION

AGENT'S LICENSING ACTIVITY

NEW LICENSES ISSUED	1982	1983
Resident Agent	1593	1668
Solicitor	7	3
Service Representative	34	16
Non-Resident Agent	1219	1357
Non-Resident Broker	284	266
TOTAL	3137	3310
Company Appointments of Agents	9276	8450
Cancellation of Agents' Appointments	3532	3735
Certification Letters Issued	1668	1854
Clearance Letters Issued	91	68
Telephone Calls	7530	6768
Office Visits	718	356
Renewal Licenses Issued	10460	11070

CONSUMER SERVICE DIVISION

AGENT'S LICENSING

EXAMINATION ACTIVITY

Comparison of Insurance License Examination Activity

	NUMBER EXAMS ADMINISTERED			NUMBER EXAMS PASSED		
EXAM TYPE	1982	1983	% +/-	1982	1983	% +/-
Combination (Life, A&S)	1279	411	-67.8	779	257	-67.0
Life	479	1049	+118.9	300	851	+183.6
Accident & Sickness	217	938	+332.2	148	662	+347.2
Property & Casualty	743	423	-43.0	341	175	-48.6
TOTALS	2718	3265	+20.1	1568	2202	+40.4

The decrease in 1983 in the number of combination exams is attributed to the fact that ETS did not offer this type of exam. The Life exam and the Accident and Sickness examinations are considered and scored as separate exams. This also explains the dramatic increase in the numbers of those two types of exams administered in 1983.

CONSUMER SERVICE DIVISION

THE FOLLOWING EXHIBITS CONTAINED IN THIS SECTION OFFER A COMPARISON OF FOUR YEARS OF ACTIVITY IN THE TWO SECTIONS OF THE CONSUMER SERVICE DIVISION.

COMPLAINTS

Exhibit I --- Telephone Complaints and Inquiries

The figures represent the total number of calls received on the regular and the toll-free telephone lines.

Exhibit II --- Walk-In Clients

The figures represent the number of consumers and insurance industry representatives who made a personal visit to the Department to discuss insurance problems.

Exhibit III --- Files Opened

Complaint files are established after the written inquiries are reviewed each day and written communications are generated to the insurance company or consumer.

Exhibit IV --- Files Closed

A file is closed when the investigation has resulted in resolution of the initial complaint or determined that this Department's regulatory authority has been exhausted.

Exhibit V --- Files Pending

Files which have not been resolved within the month in which they were opened are carried over into the succeeding month.

Exhibit VI --- Miscellaneous Files

Correspondence which has been received, reviewed and is either resolved immediately or held until further information is obtained in order to open a file.

AGENTS

Exhibit VII --- Applications Accepted

The figures represent the total number of licensing applications (resident and non-resident) received for new agents or those agents adding an additional line of insurance to an existing license.

Exhibit VIII --- Fee Income

Figures for 1981-1983 represent agent licensing fees paid by insurance companies and examination fees paid by prospective agents. Figures for 1984 include the same fees as well as the yearly renewal fees paid by insurance companies and non-resident brokers.

Exhibit IX --- Tests Administered

The total number of candidates who appeared each month at the seven testing centers in West Virginia.

Exhibit X --- Agents Licensed

An individual who has made application and passes the examination is issued an agent's license.

Exhibit XI --- Company Appointment of Agents

Once an agent has received initial licensing additional appointments are submitted by insurance companies in order for the agent to be authorized to represent every company he/she intends to sell insurance for.

Exhibit XII --- Company Termination of Agents

Insurance companies must notify this office when the agent ceases to represent the company.

EXHIBIT I

West Virginia Insurance Commissioner's Office

Consumer Division - Complaints, Telephone Complaints and Inquiries*

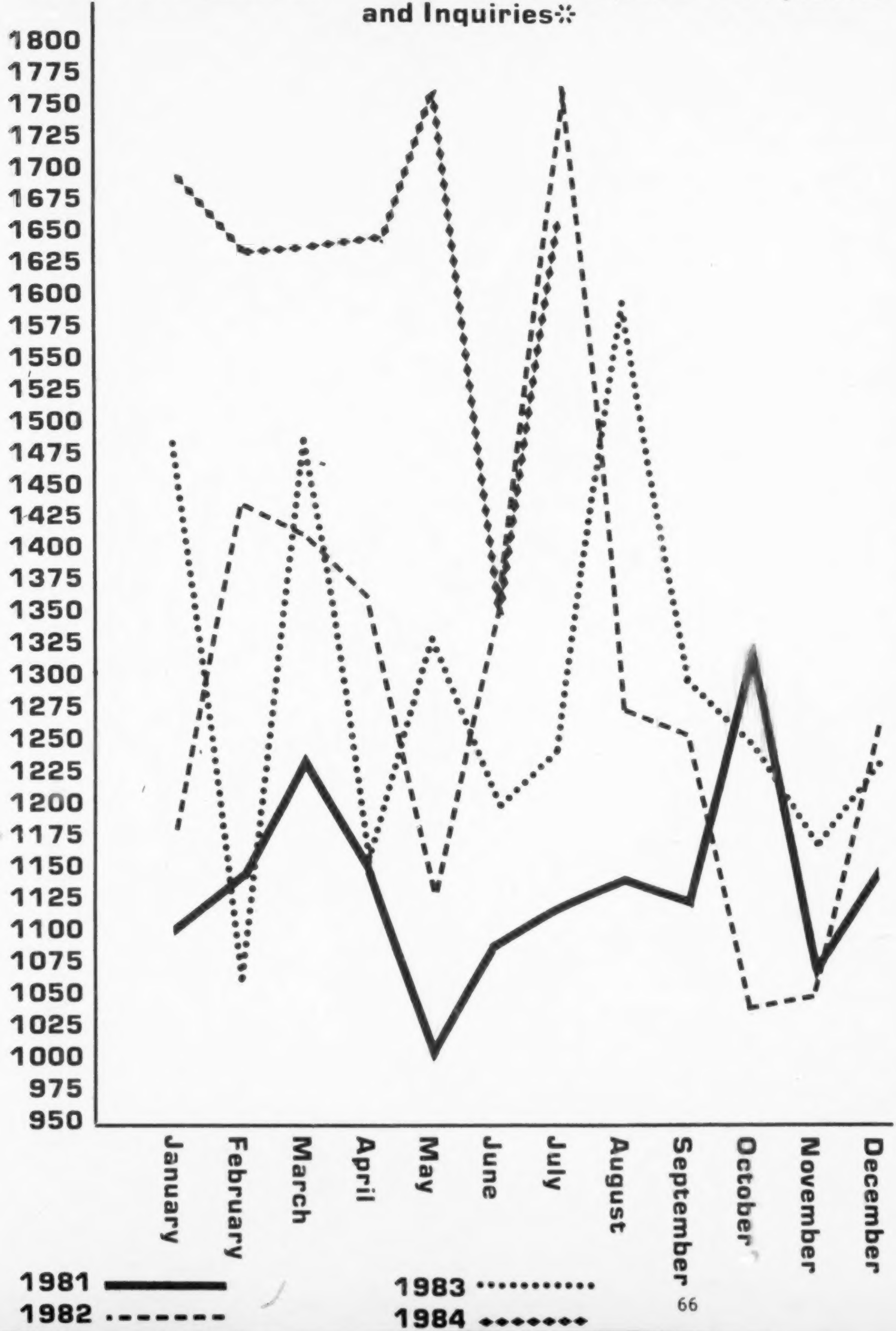


EXHIBIT II

West Virginia Insurance Commissioner's Office

Consumer Division - Complaints Walk-In Clients*

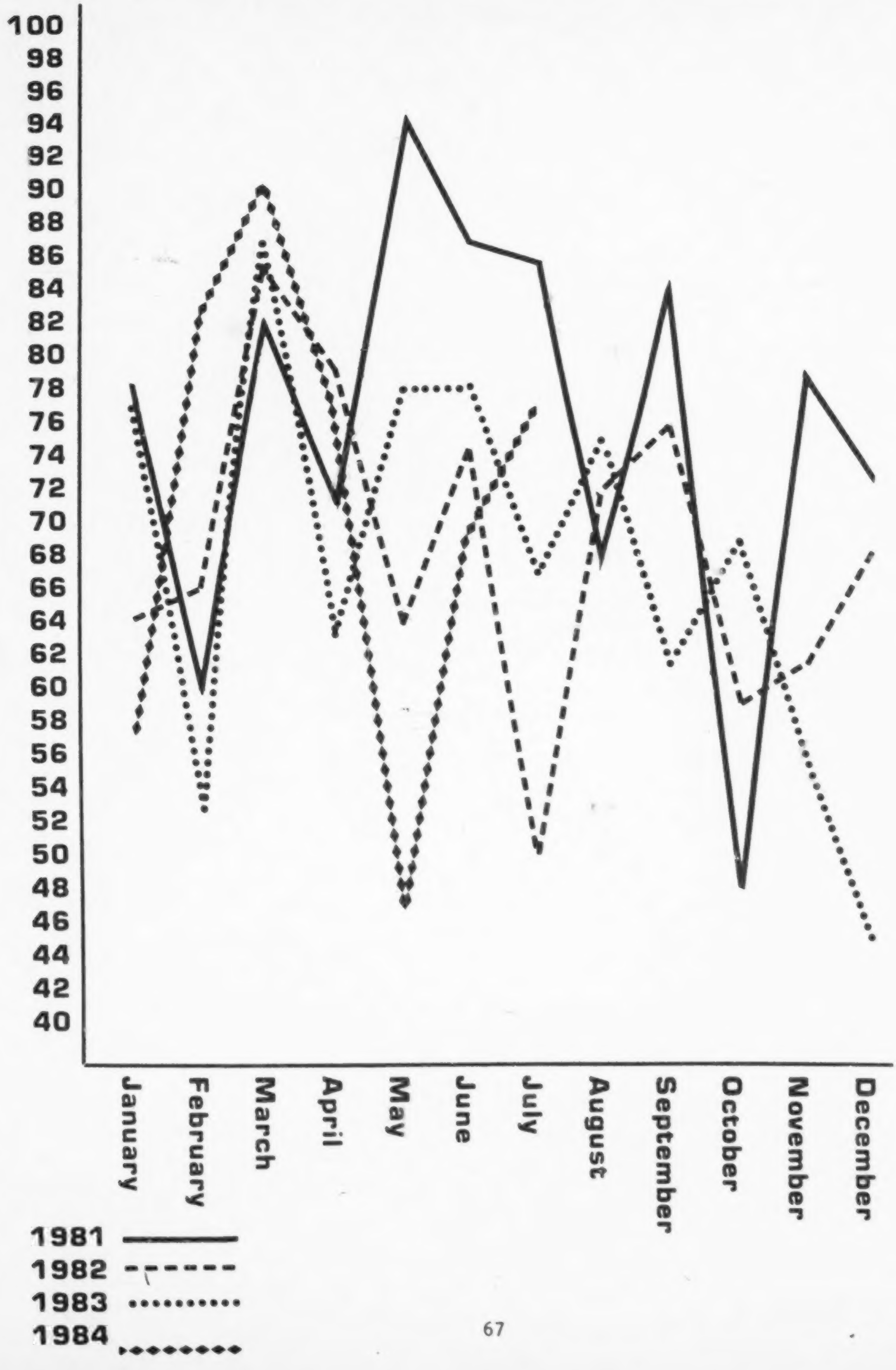


EXHIBIT III

West Virginia Insurance Commissioner's Office

Consumer Division - Complaints Files Opened*

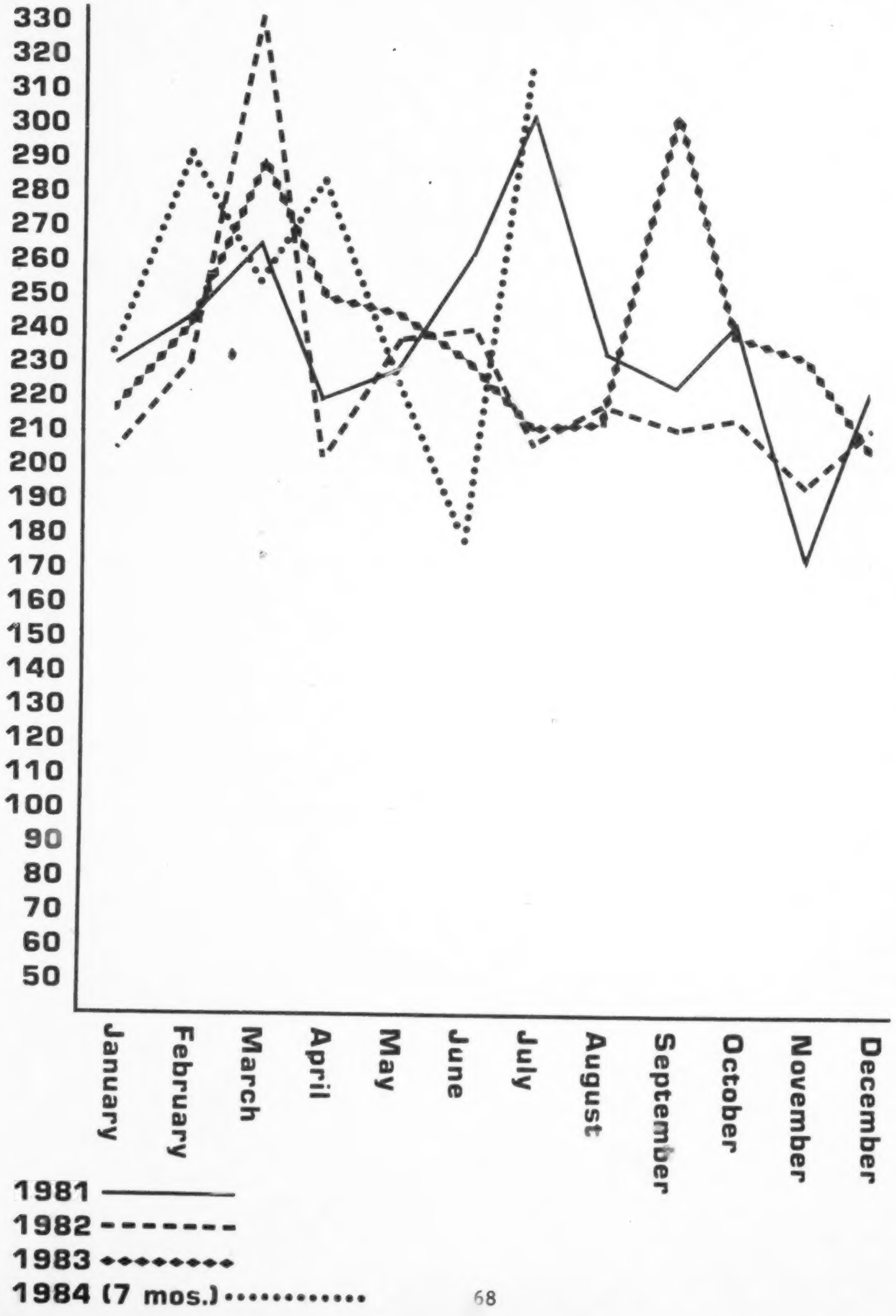
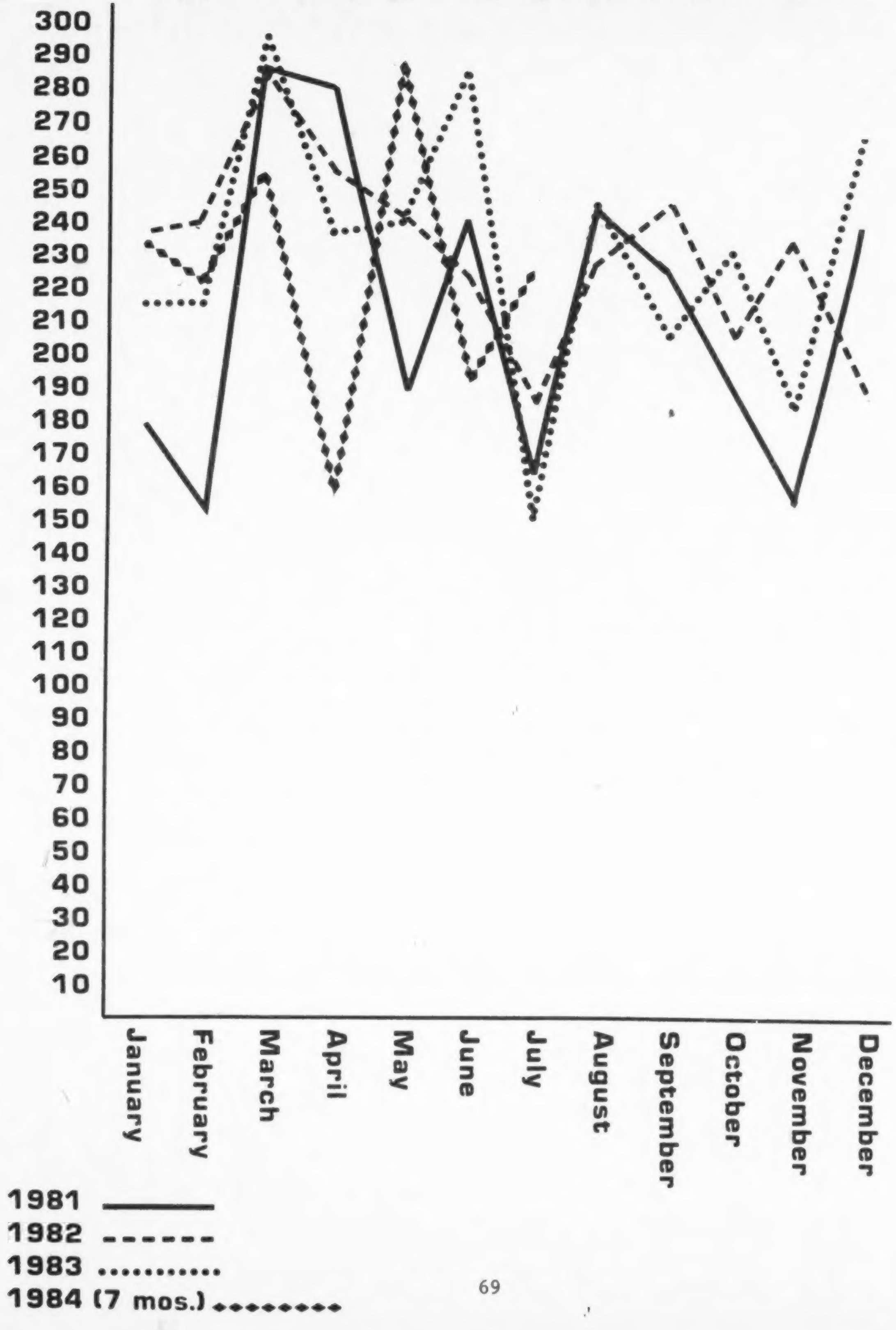


EXHIBIT IV



West Virginia Insurance Commissioner's Office

Consumer Division - Complaints Files Closed⁂

EXHIBIT V

West Virginia Insurance Commissioner's Office

Consumer Division - Complaints Files Pending*

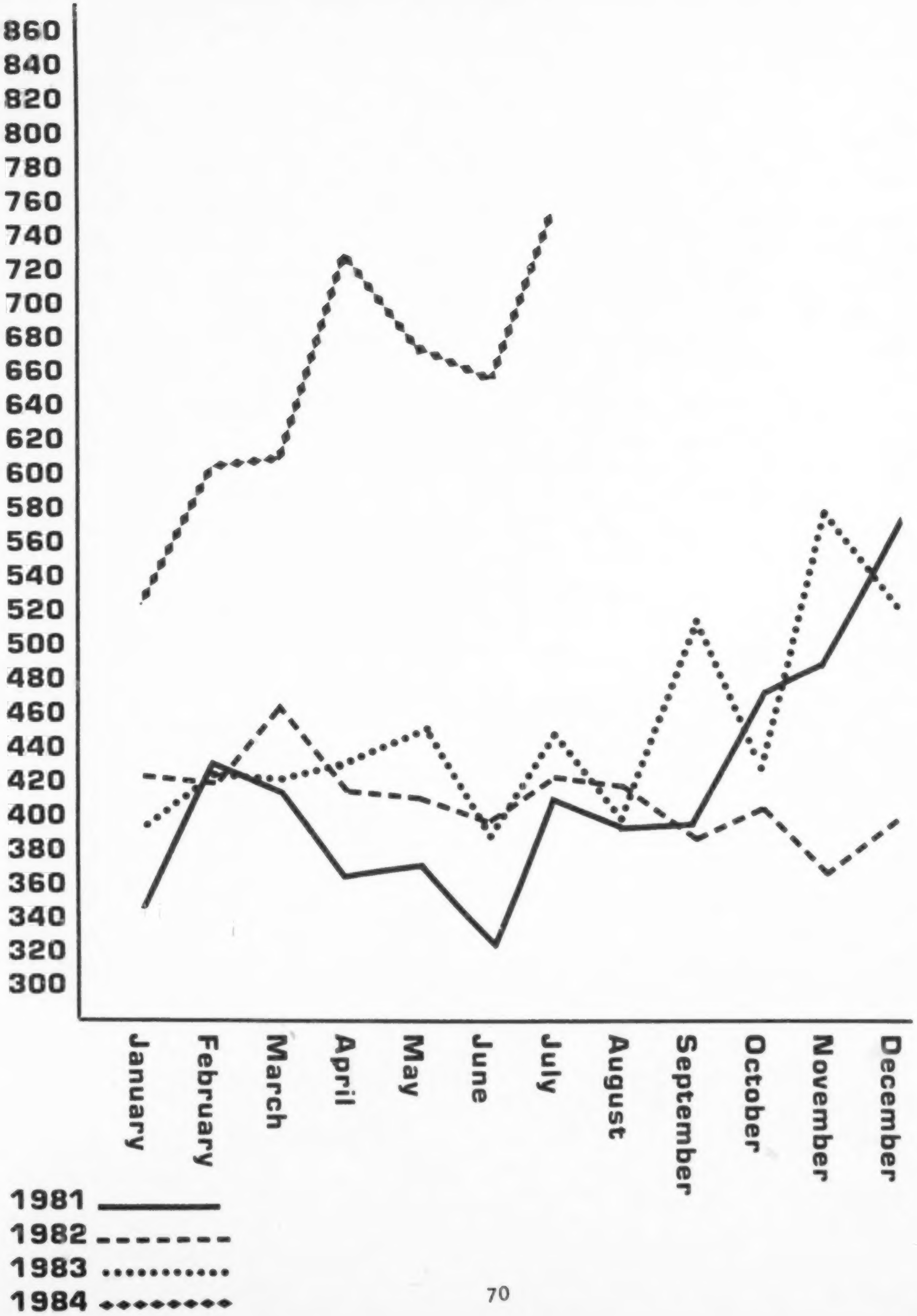


EXHIBIT VI

West Virginia Insurance Commissioner's Office

Consumer Division - Complaints Miscellaneous Files⁘

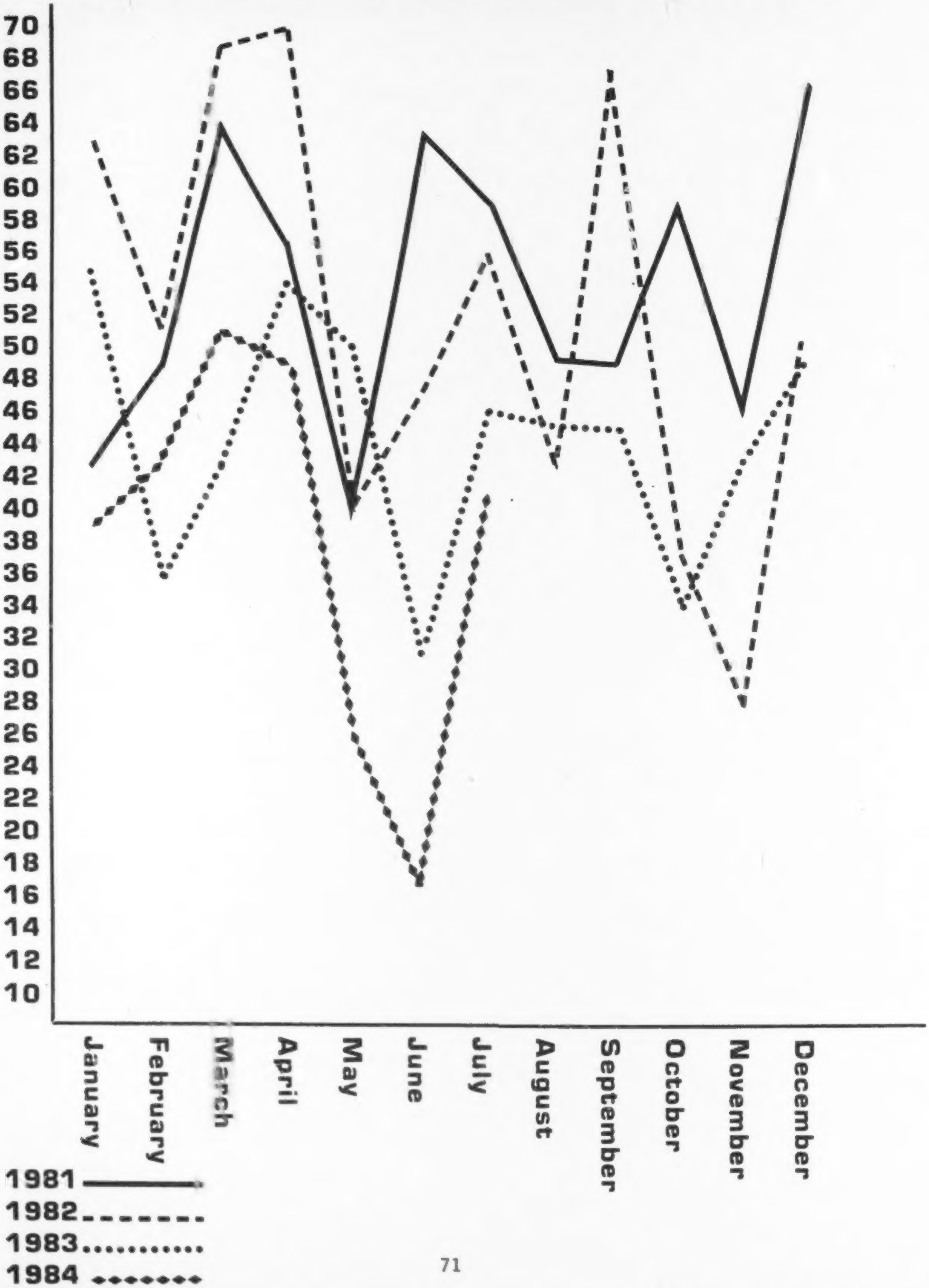


EXHIBIT VII

West Virginia Insurance Commissioner's Office

Consumer Division - Agents Lic. Applications Accepted*

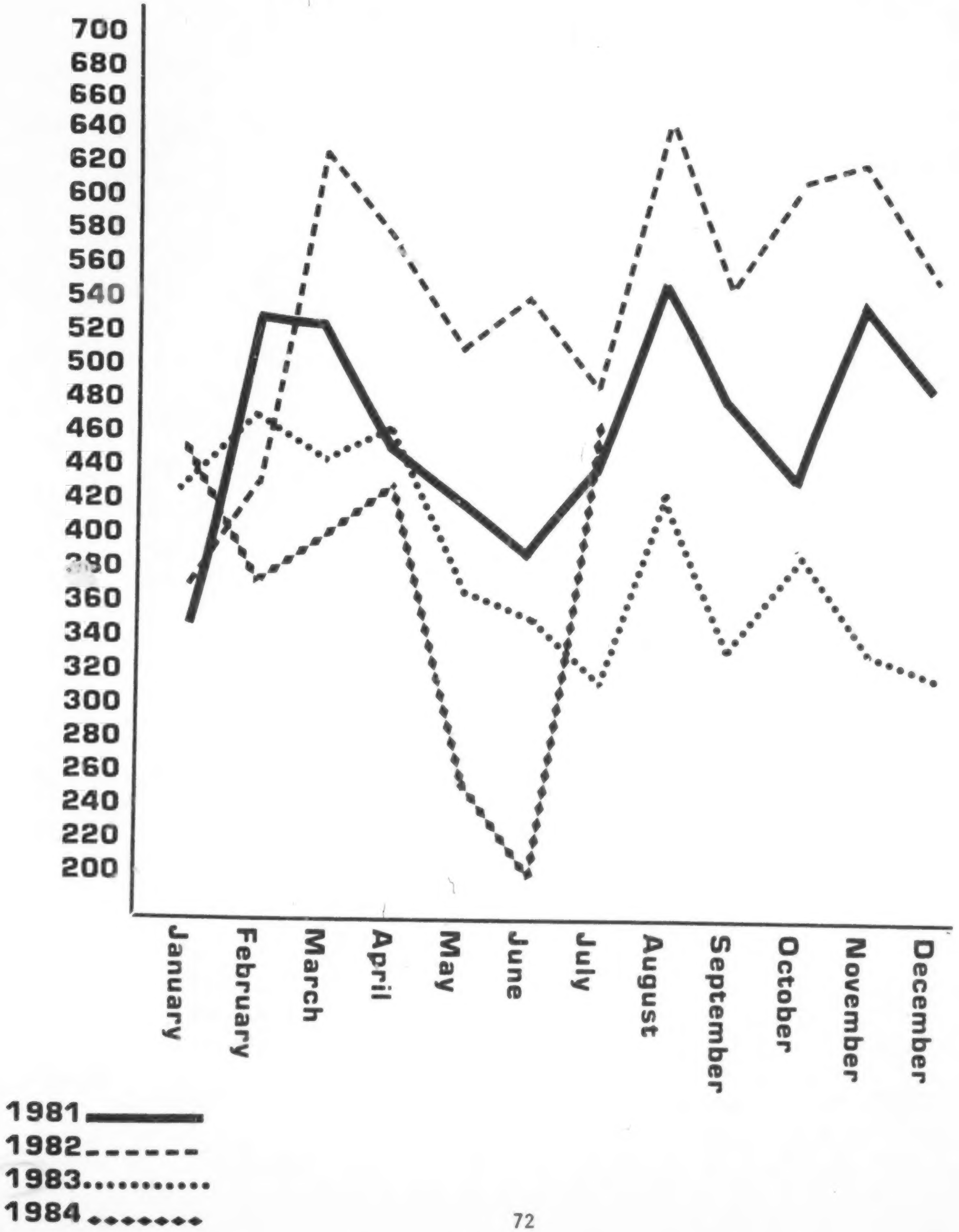


EXHIBIT VIII

West Virginia Insurance Commissioner's Office

Consumer Division - Agent Lic.

Agent Fee Income

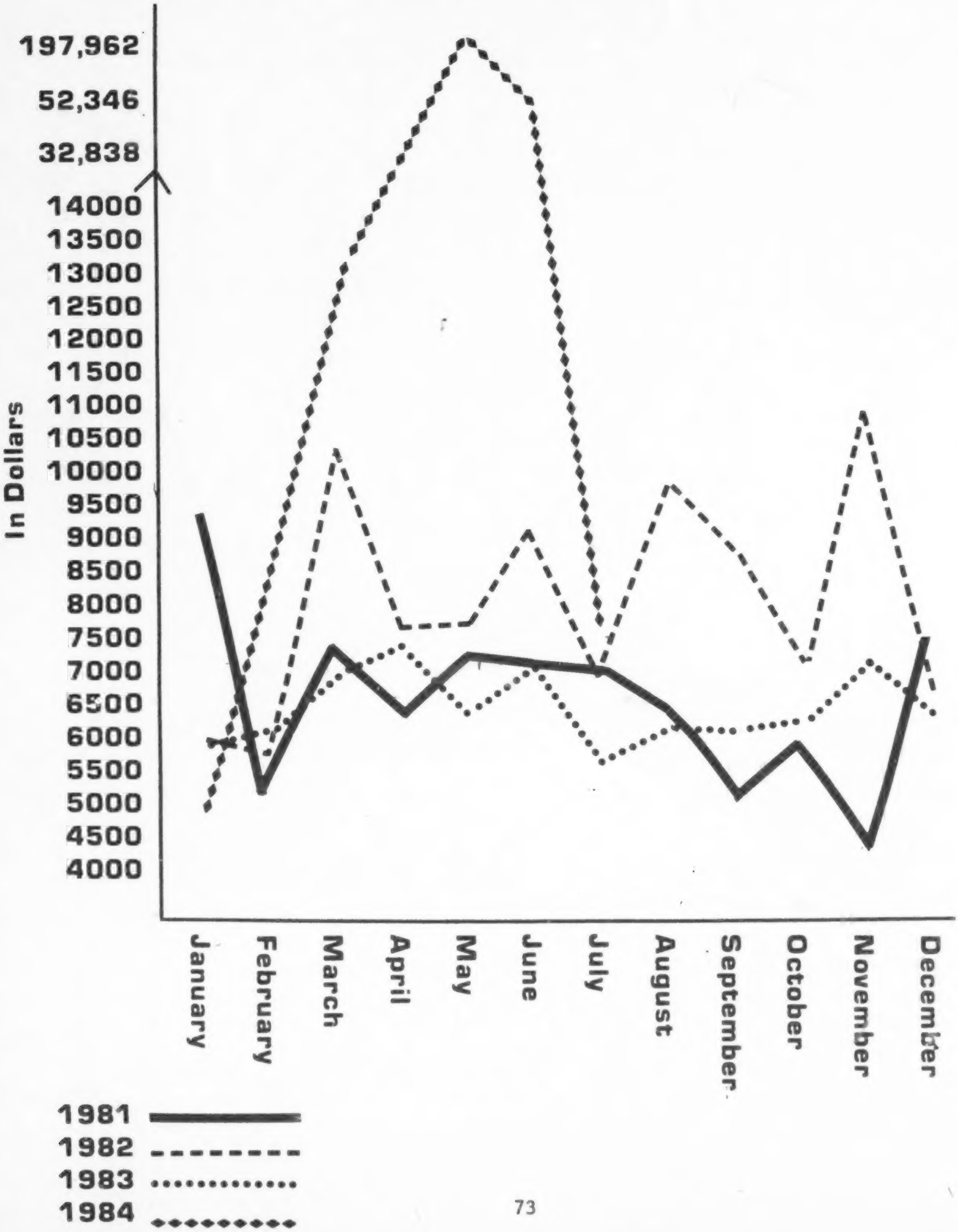


EXHIBIT IX

West Virginia Insurance Commissioner's Office

Consumer Division - Agents Lic.

Agent Tests Administered*

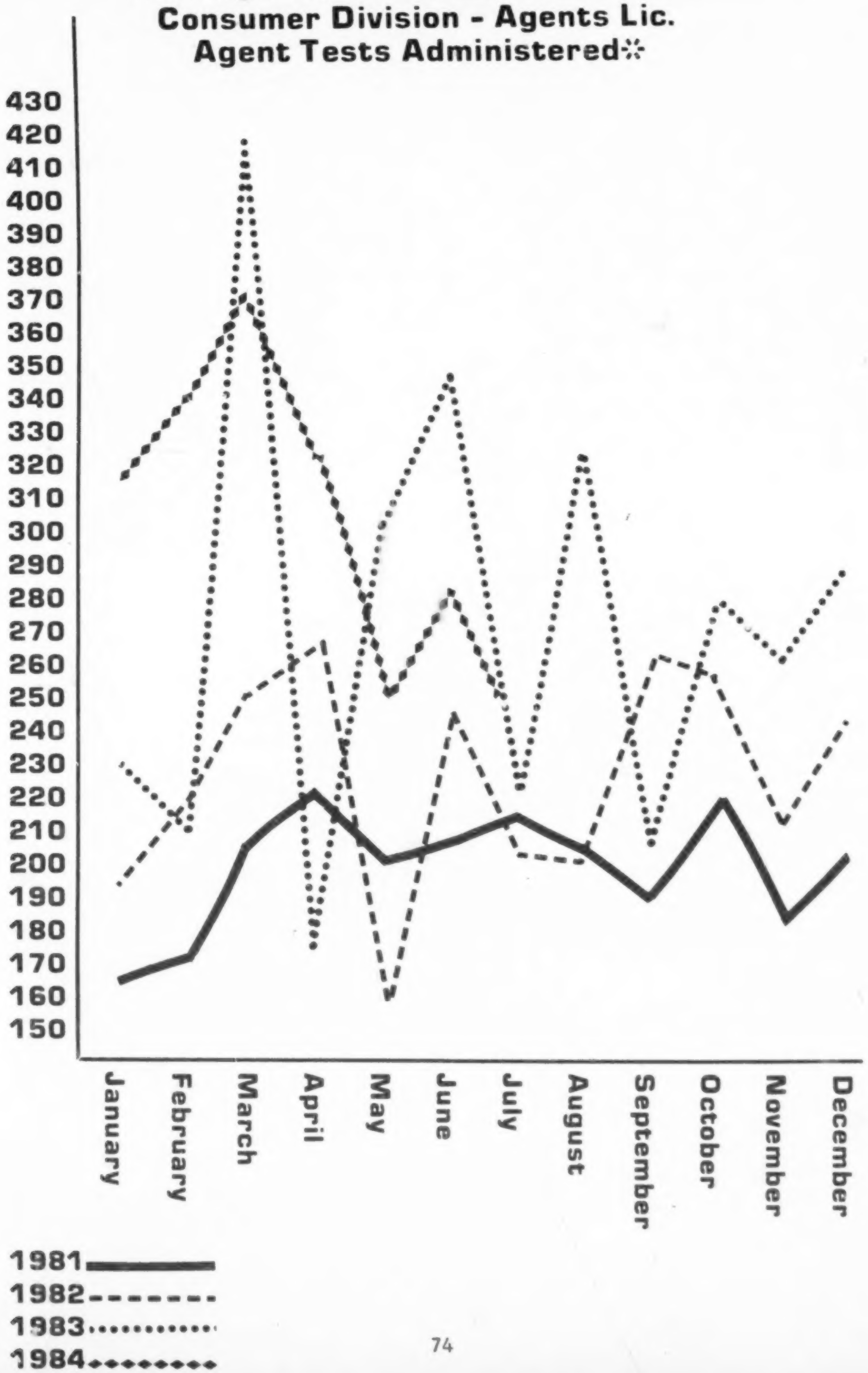


EXHIBIT X

West Virginia Insurance Commissioner's Office
Consumer Division - Agents Lic.
Agents Licensed*

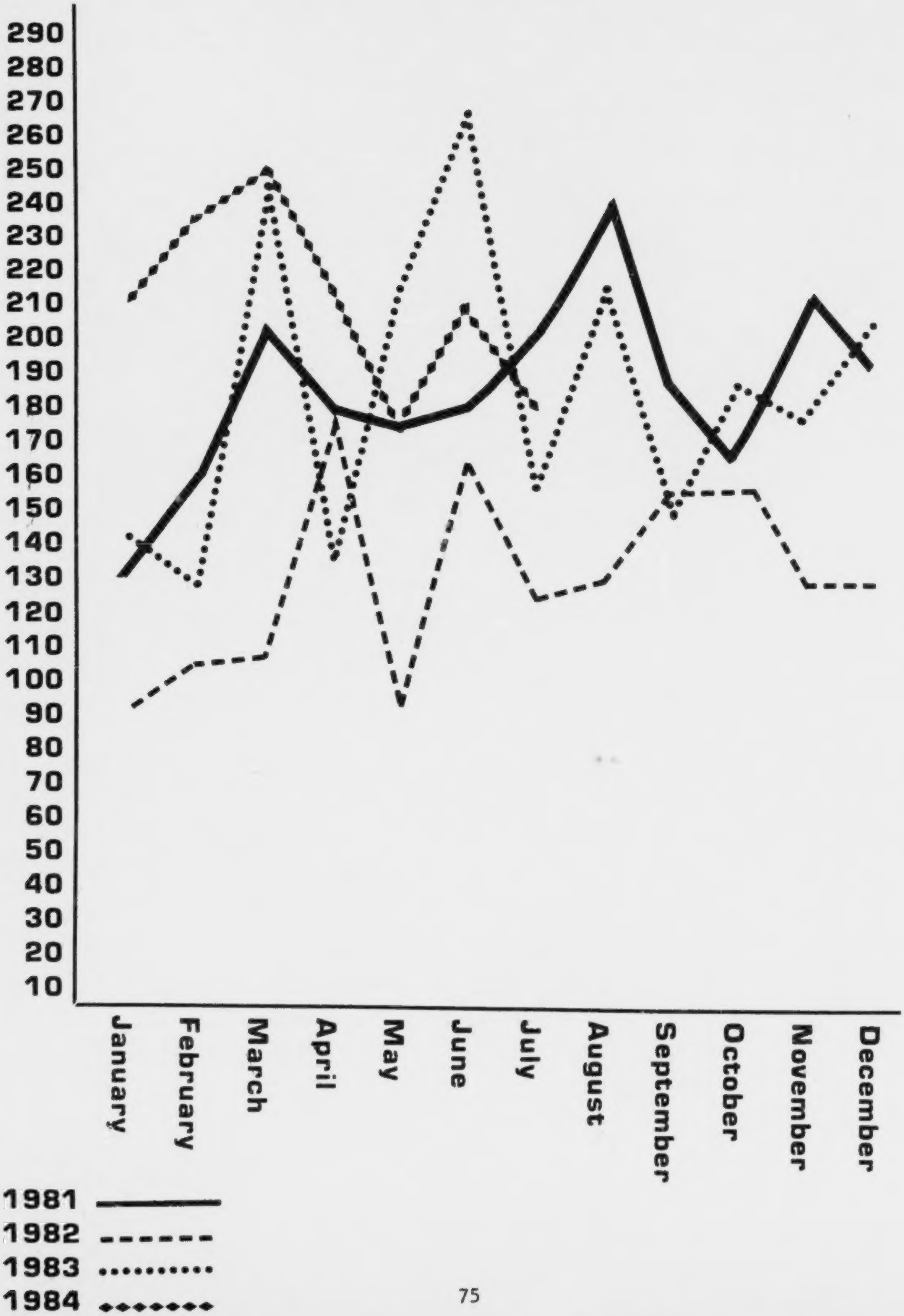


EXHIBIT XI

West Virginia Insurance Commissioner's Office

Consumer Division - Agents Lic.

Company Appointment of Agents⁘

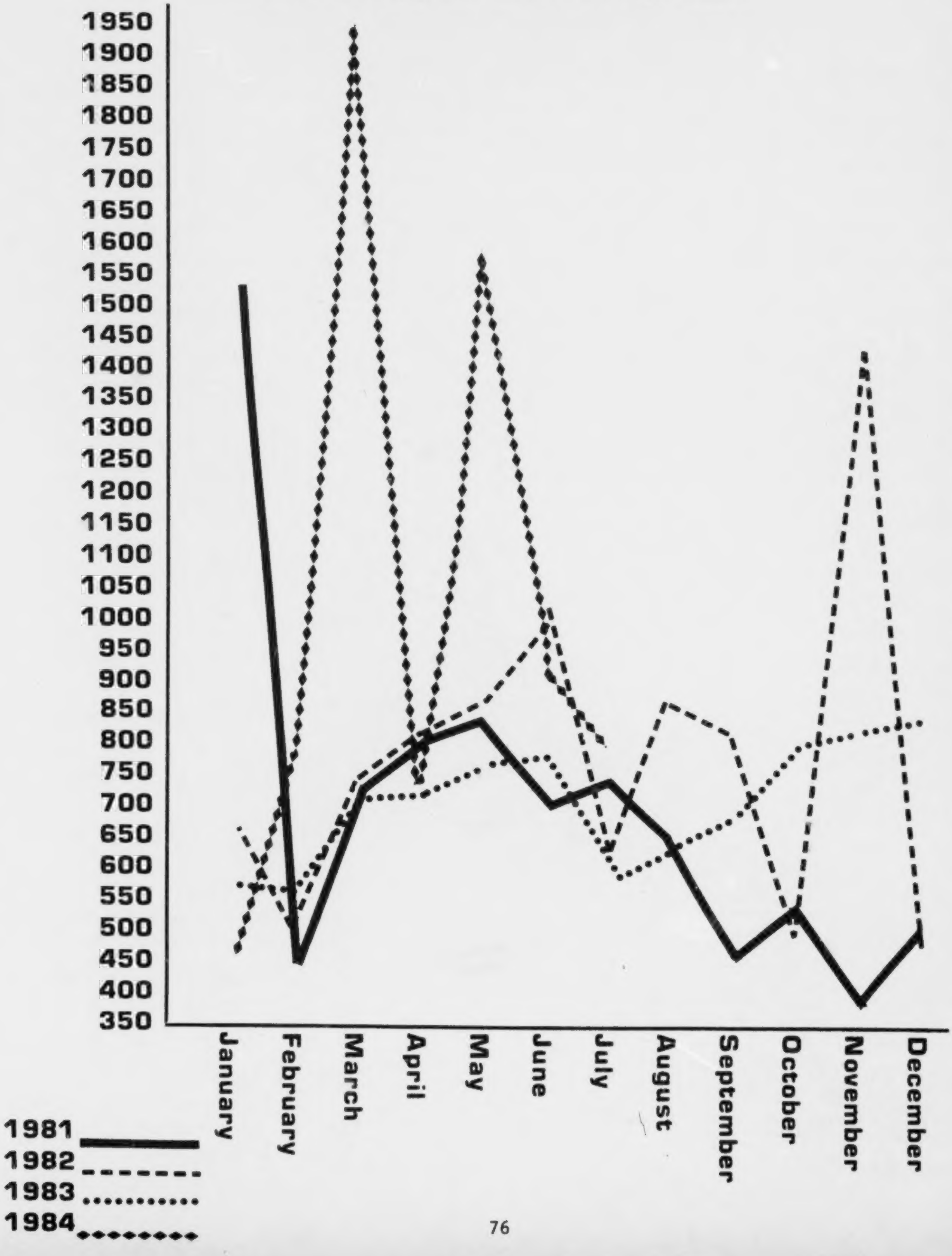
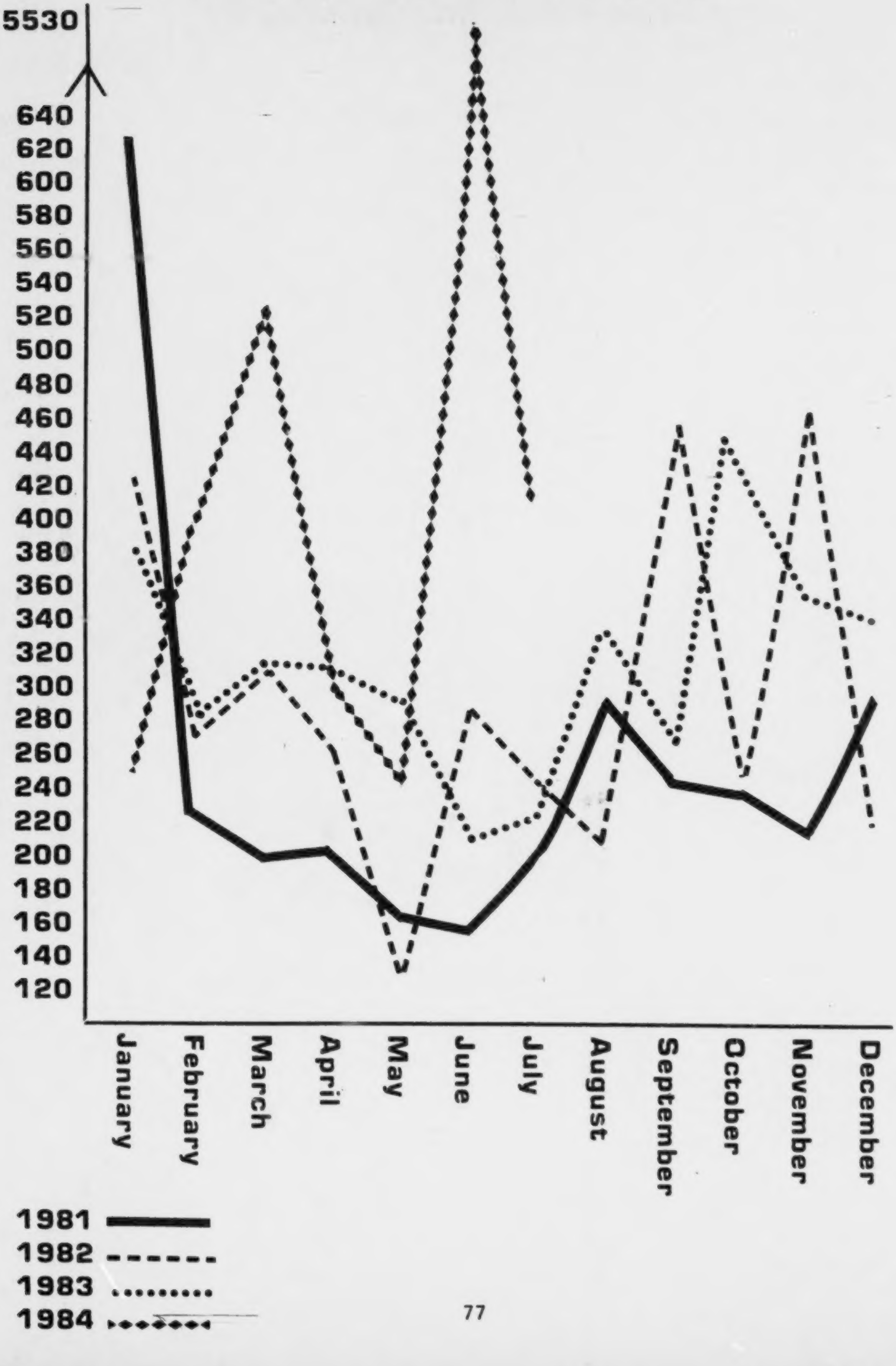


EXHIBIT XII

West Virginia Insurance Commissioner's Office
Consumer Division - Agents Lic.
Company Termination of Agents*



SUMMARY OF ALL LINES OF DIRECT INSURANCE PREMIUMS WRITTEN AND LOSSES PAID

1983

WEST VIRGINIA COMPANIES:	Premiums Written	Losses/Benefits Paid
Life	$ 3,331,994	$ 1,596,155
Accident and Sickness	1,148,824	669,261
Fire and Casualty	34,969,669	19,477.573
Blue Cross (Hospital)	2,921,320	2,590,733
Blue Shield (Medical)	965,062	785,858
Health Service Corporations	229,350,710	229,917,845
Total Business of West Virginia Cos.	$ 272,687,579	$ 255,037,425
OUT OF STATE COMPANIES:		
Life (life & fraternal companies)	$ 388,628,000	$ 238,583,000
Accident and Sickness:		
(life & fraternal companies)	256,095,000	186,759,000
(casualty companies)	13,361,000	9,345,000
Fire and Casualty companies	549,165,000	326,019,000
Title Insurance companies	1,558,230	9,298
TOTAL BUSINESS OUT OF STATE COS.	$ 1,208,807,230	$ 760,715,298
TOTAL OF ALL DIRECT BUSINESS WRITTEN IN WEST VIRGINIA	$ 1,481,494,809	$ 1,015,752,723
Business Transacted by Unlicensed companies Excess Lines	$ 6,656,065	No Report

FEES AND TAXES COLLECTED DURING FISCAL YEARS 1982-83 and 1983-84

	FY-1982-83	FY-1983-84	Increase or Decrease
Premium Taxes	$ 33,437,199.57	$ 33,808,014.58	+ 1%
Retaliatory Taxes	16,614.84	20,326.68	+ 22%
Annuity Taxes	690,584.80	876,072.16	+ 26%
Excess Lines Taxes	344,724.74	372,632.10	+ 8%
Fire Marshal Taxes	450,001.60	515,976.54	+ 14%
Filing Fees	98,445.51	122,274.00	+ 24%
Penalties	869.09	22,600.00	+ 2500%
Resident Agents Fees	229,932.00	267,312.00	+ 16%
Non-Resident Brokers Fees	31,249.50	30,627.00	- 1%
Non-Resident Life, A. S. Agents Fees	46,889.50	53,653.00	+ 14%
Agents Examination Fees	13,125.00	25.00	- 99%
Excess Lines Brokers Fees	3,200.00	3,550.00	+ 10%
Service Representatives Fees	1,525.00	1,445.00	- 5%
Solicitors Fees	245.00	205.00	- 16%
Vending Machines License Fees	115.00	115.00	-0-
TOTAL GENERAL REVENUE	$ 35,364,748.15	$ 36,094,828.06	+ 2%
SPECIAL REVENUE:			
Municipal Pension & Protection Fund	5,714,942.07	5,608,807.65	- 1%
APPROPRIATED ACCOUNT:			
Resale of Annual Statement Blanks	861.00	780.00	- 21%
Resale of Agents' Lists(ISSD)	608.00	927.00	+ 52%
Sale of Machine Copies of Filings	2,119.00	2,419.00	+ 14%
Sale of Commissioner's Annual Report 1982	654.00	490.00	- 25%
Sale of Rules and Regulations	64.00	513.00	+ 701%
TOTAL RECEIPTS TO APPROPRIATED ACCOUNT	4,306.00	5,129.00	+ 19%
GRAND TOTAL OF ALL FUNDS COLLECTED	$ 41,083,996.32	$ 41,708,764.71	+ 1%
Municipal Pension & Protection Funds carried previous years	1,400,299.17	7,115,241.24	
Transferred to State Treasurer	- 0 -	-3,942,045.04	
Total Amount in Accounts	$ 42,484,295.39	$ 44,881,960.91	

TOP TWENTY TAXPAYERS - LIFE INSURANCE COMPANIES - 1983

RANK	NAME OF COMPANY	STATE OF DOMICILE	AMT. OF TAXES
1.	Prudential Ins. Co. of America	New Jersey	$ 1,347,258
2.	Aetna Life Insurance Company	Connecticut	1,121,451
3.	Equitable Life Assurance Soc. of U.S.	New York	1,053,155
4.	Metropolitan Life Insurance Co.	New York	888,538
5.	The Travelers Insurance Co.	Connecticut	743,525
6.	Connecticut General Life Ins. Co.	Connecticut	669,428
7.	Peoples Life Insurance Company	District of Columbia	518,176
8.	Northwestern Mutual Life Ins. Co.	Wisconsin	464,095
9.	Pilot Life Insurance Company	North Carolina	455,688
10.	New York Life Ins. Company	New York	372,211
11.	Equitable Life Insurance Co.	Virginia	336,615
12.	Combined Ins. Co. of America	Illinois	304,381
13.	Provident Life & Accident Ins. Co.	Tennessee	287,150
14.	Bankers Life and Casualty Company	Illinois	268,874
15.	Nationwide Life Insurance Company	Ohio	244,505
16.	State Farm Life Insurance Company	Illinois	243,203
17.	Mutual of Omaha	Nebraska	219,902
18.	Massachusetss Mutual Life Ins. Co.	Massachusetts	211,947
19.	United of Omaha	Nebraska	207,196
20.	New England Mutual Life Ins. Co.	Massachusetts	175,920

TOP TWENTY TAXPAYERS - FIRE & CASUALTY COMPANIES - 1983

RANK	NAME OF COMPANY	STATE OF DOMICILE	AMT. OF TAXES
1.	State Farm Mutual Automobile Ins. Co.	Illinois	$ 3,639,984
2.	Nationwide Mutual Ins. Co.	Ohio	2,045,013
3.	Allstate Insurance Company	Illinois	1,262,742
4.	Aetna Casualty & Surety Company	Connecticut	1,182,306
5.	State Farm Fire & Casualty Ins. Co.	Illinois	956,742
6.	United State Fidelity & Guaranty Co.	Maryland	879,264
7.	The Buckeye Union Insurance Co.	Ohio	858,591
8.	Nationwide Mutual Fire Ins. Co.	Ohio	671,770
9.	Continental Casualty Company	Illinois	514,728
10.	Motorists Mutual Insurance Co.	Ohio	482,886
11.	Federal Kemper Insurance Company	Illinois	477,724
12.	State Automobile Mutual Ins. Co.	Ohio	444,524
13.	Erie Insurance Exchange	Pennsylvania	390,545
14.	Westfield Insurance Company	Ohio	347,049
15.	Pennsylvania General Ins. Co.	Pennsylvania	302,822
16.	Federal Insurance Company	New Jersey	263,492
17.	Standard Fire Insurance Co.	Connecticut	254,580
18.	Camden Fire Ins. Association	New Jersey	242,318
19.	The Travelers Indemnity Company	Connecticut	226,091
20.	Ohio Farmers Insurance Company	Ohio	224,405

West Virginia Companies Examined in Year 1983

Appalachian Life Insurance Company Huntington, West Virginia	As of 12/31/82
Healthwise, Inc. Beckley, West Virginia	As of 6/30/83
Inland Mutual Insurance Company Huntington, West Virginia	As of 12/31/82

OUT OF STATE COMPANIES IN WHICH THE WEST VIRGINIA EXAMINERS PARTICIPATED

American United Life Insurance Company Indianapolis, Indiana	As of 12/31/82
Capitol Life Insurance Company Denver, Colorado	As of 12/31/82
Bankers National Life Insurance Company Parsippany, New Jersey	As of 12/31/82
Utica Mutual Insurance Company Graphic Arts Insurance Company New Hartford, New York	As of 12/31/82
Ohio Hospital Insurance Company Columbus, Ohio	As of 12/31/82

NUMBER OF COMPANIES BY TYPE LICENSED IN WEST VIRGINIA FY-83-84

Fire and Casualty	448
Life, Accident & Sickness	481
Fraternal Societies	37
Titles	16
Farmers Mutual Fire	14
Health Service Corporations	2
Health Maintenance Organizations	2
Dental Services	1
Total	1,001

OUT OF STATE FINANCIAL EXAMINATION REPORTS RECEIVED AS OF 12/31/83

	Date of Examination	Date Received
AAA Life Insurance Company	12/31/81	4/83
Aetna Life Ins. Co. of Illinois	12/31/82	12/83
AIU Insurance Company	12/31/78	4/83
American Credit Indemnity Company	12/31/81	7/83
American Employers Insurance Company	12/31/81	7/83
American Fraternal Union Ins. Co.	12/31/82	5/83
American Hardware Mutual Insurance Comp.	12/31/81	4/83
American Heritage Insurance Company	12/31/81	7/83
American Home Assurance Company	12/31/78	4/83
American Income Life Insurance Company	12/31/82	9/83
American Modern Home Insurance Company	12/31/81	3/83
American Mortgage Insurance Company	12/31/81	5/83
American Postal Workers Benefit Ins.	12/31/82	6/83
American Republic Insurance Company	12/31/81	11/83
American Title Insurance Company	12/31/81	5/83
Arkwright-Boston Mfg. Mutual Ins. Co.	12/31/81	3/83
Association Life Insurance Company	12/31/81	1/83
Assurance Company of America	12/31/81	7/83
American National Fire Insurance Company	12/31/81	12/83
American United Life Insurance Company	12/31/82	12/83
Balboa Insurance Company	12/31/80	3/83
Bankers Life of Nebraska	12/31/81	6/83
Bankers Security Life Insurance Company	12/31/80	1/83
Berkshire Life Insurance Company	12/31/82	10/83
Birmingham Fire Insurance Company	12/31/82	8/83
Bradford National Life Insurance Company	12/31/81	11/83
Business Men's Assurance Company	12/31/82	8/83

OUT OF STATE FINANCIAL EXAMINATION REPORTS RECEIVED AS OF 12/31/83 (cont'd)

	Date of Examination	Date Received
Celina Mutual Insurance Company	12/31/81	3/83
Celina National Life Insurance Company	12/31/81	3/83
Celtic Life Insurance Company	12/31/81	3/83
Centennial Life Insurance Company	12/31/81	6/83
Citizens Security Life Insurance Company	12/31/81	5/83
Charter National Life Insurance Company	12/31/81	5/83
Chicago Title Insurance Company	12/31/81	5/83
Christiania General Insurance Co. of N.Y.	12/31/80	2/83
Combined Insurance Company of America	12/31/80	9/83
Commerce & Industry Insurance Company	12/31/78	4/83
Commercial Union Insurance Company	12/31/81	7/83
Connecticut Mutual Life Insurance Company	12/31/82	9/83
Constellation Reinsurance Company	12/31/80	9/83
Constitution Reinsurance Corporation	12/31/81	3/83
Consumers Life Insurance Company	12/31/81	12/83
Delaware American Life Insurance Company	12/31/81	2/83
Early American Insurance Company	12/31/81	1/83
Eastern Indemnity Company of Maryland	12/31/81	5/83
Electric Insurance Company	12/31/81	7/83
Electric Mutual Liability Ins. Co.	12/31/81	7/83
Emmco Insurance Company	12/31/81	2/83
Employers Fire Insurance Company	12/31/81	6/83
Employers Reinsurance Corporation	12/31/81	2/83
Enterprise Insurance Company	12/31/81	7/83
Equitable Life Insurance Company	12/31/81	12/83
Erie Indemnity Company	12/31/80	1/83

OUT OF STATE FINANCIAL EXAMINATION REPORTS RECEIVED AS OF 12/31/83 (cont'd.)

	Date of Examination	Date Received
Erie Insurance Company	12/31/80	1/83
Excalibur Insurance Company	12/31/82	8/83
Excel Insurance Company	12/31/81	4/83
Executive Life Insurance Company	12/31/80	5/83
Farm Family Mutual Insurance Company	12/31/81	10/83
Fidelity and Guaranty Insurance Underwriters	12/31/81	4/83
Fidelity Union Life Insurance Company	12/31/81	2/83
Federal Home Life Insurance Company	12/31/81	4/83
First Commonwealth Life Insurance Company	12/31/81	4/83
First Reinsurance Company of Hartford	12/31/81	4/83
First Variable Life Insurance Company	12/31/81	1/83
Ford Life Insurance Company	12/31/82	6/83
Forum Insurance Company	12/31/80	2/83
Gibraltor Life of America	12/31/81	4/83
Globe Life and Accident Ins. Co.	12/31/81	2/83
Granite State Insurance Company	12/31/81	3/83
Great American Insurance Company	12/31/81	3/83
Great American Reserve Life Insurance Co.	12/31/81	2/83
Great Commonwealth Life Insurance Co.	12/31/81	7/83
Great West Casualty Company	12/31/80	6/83
Great West Life Insurance Company	12/31/82	11/83
Greater Beneficial Union of Pittsburgh	12/31/82	11/83
Guarantee Reserve Life Insurance Co.	12/31/80	3/83
Guarantee Insurance Company	12/31/81	4/83
Guardian Insurance & Annuity Co.	12/31/79	2/83

OUT OF STATE FINANCIAL EXAMINATION REPORTS RECEIVED AS OF 12/31/83 (cont'd)

	Date of Examination	Date Received
Guardian Life of America	12/31/79	3/83
Hansa Reinsurance Company of America	12/31/81	9/83
Harleysville Life Insurance Company	12/31/81	3/83
Harleysville Mutual Casualty Company	12/31/81	4/83
Harleysville Mutual Insurance Company	12/31/81	4/83
Home Indemnity Insurance Company	12/31/81	10/83
Home Insurance Company	12/31/81	10/83
Home Reinsurance Company	12/31/81	3/83
Independent Order of Foresters	12/31/81	6/83
Industrial Indemnity Company	12/31/82	12/83
Industrial Risk Insurers	12/31/81	3/83
Insurance Company State of Pennsylvania	12/31/78	8/83
Insurance Corporation of America	12/31/80	3/83
Integrity National Life Insurance Company	12/31/81	11/83
Investors Fidelity Life Assurance Corp.	12/31/82	6/83
JCPenney Insurance Company	12/31/82	11/83
Jefferson Standard Life Ins. Company	12/31/81	4/83
Jewelers Mutual Insurance Company	12/31/81	3/83
Kentucky Central Insurance Company	12/31/81	1/83
Kentucky Central Life Insurance Company	12/31/81	1/83
Keystone Provident Life Insurance Company	12/31/81	12/83
Ladies Pennsylvania Slovak Catholic	12/31/82	11/83
Lawyers Title Insurance Corporation	12/31/81	5/83
Life and Casualty Company of Tennessee	12/31/81	1/83

OUT OF STATE FINANCIAL EXAMINATION REPORTS RECEIVED AS OF 12/31/83 (cont'd)

	Date of Examination	Date Received
Life of Virginia	12/31/81	1/83
Lincoln American Life Insurance Company	12/31/81	2/83
London Guarantee & Liability Ins. Co.	12/31/79	3/83
Lone Star Life Insurance Company	12/31/81	3/83
Maine Fidelity Life Insurance Company	12/31/82	11/83
Maryland Casualty Company	12/31/82	4/83
Massachusetts Casualty Insurance Company	12/31/81	1/83
Massachusetts General Life Ins. Company	12/31/81	4/83
Mead Reinsurance Corporation	12/31/81	6/83
Merchants & Business Men's Mut. Ins. Co.	12/31/81	1/83
Metropolitan Insurance & Annuity Co.	12/31/81	10/83
Metropolitan Property & Liability Company	12/31/80	3/83
Mid-American Fire & Casualty Company	12/31/81	5/83
Midland Mutual Life Insurance Company	12/31/82	7/83
Mid-South Insurance Company	12/31/82	8/83
Midwestern Indemnity Company	12/31/81	5/83
Midwestern United Life Insurance Co.	12/31/82	9/83
Mission Insurance Company	12/31/81	7/83
Mission National Insurance Company	12/31/81	7/83
Monarch Life Insurance Company	12/31/82	6/83
Monumental Life Insurance Company	12/31/82	7/83
National American Insurance Company	12/31/82	4/83
National Insurance Underwriters Ins. Co.	12/31/80	3/83
National Mutual Insurance Company	12/31/81	3/83
National Reinsurance Corporation	12/31/79	1/83

OUT OF STATE FINANCIAL EXAMINATION REPORTS RECEIVED AS OF 12/31/83 (cont'd.)

	Date of Examination	Date Received
National Union Fire Insurance of Penna.	12/31/78	7/83
New Hampshire Indemnity Company	12/31/81	3/83
New Hampshire Insurance Company	12/31/81	3/83
New York Life Insurance Company	12/31/79	5/83
North American Company for Property/Casualty	12/31/80	2/83
North American Life Assurance Company	12/31/81	5/83
North American Equitable Life Insurance Co.	12/31/82	10/83
North American Union Life Ins. Company	12/31/81	3/83
North West Life Assurance of Canada	12/31/82	6/83
Northern Insurance Company	12/31/81	6/83
Occidental Life Insurance Company of Calif.	12/31/80	6/83
Ohio Casualty Company	12/31/81	6/83
Ohio Hospital Insurance Company	12/31/79	9/83
Ohio Reinsurance Corporation	12/31/81	3/83
Old Republic Life Insurance Company	12/31/80	7/83
Orange-State Life & Health Insurance Co.	12/31/82	10/83
Pacific Fidelity Life Ins. Company	12/31/81	1/83
Pacific Mutual Life Ins. Company	12/31/81	1/83
Pan-American Life Insurance Company	12/31/81	5/83
Paul Revere Life Ins. Company	12/31/81	1/83
Paul Revere Variable Annuity Company	12/31/81	1/83
Peerless Insurance Company	12/31/81	5/83
Pennsylvania Insurance & Annuity Company	12/31/82	9/83
Pennsylvania Life Insurance Company	12/31/81	4/83

OUT OF STATE FINANCIAL EXAMINATION REPORTS RECEIVED AS OF 12/31/83 (cont'd.)

	Date of Examination	Received Date
Pennsylvania Millers Mutual Ins. Co.	12/31/81	1/83
Philadelphia Reinsurance Corporation	12/31/81	6/83
Philadelphia United Life Insurance Company	12/31/81	[illegible]
Phoenix Mutual Life Insurance Company	12/31/81	[illegible]
Prarie States Life Insurance Company	12/31/81	[illegible]
Presbyterian Ministers Fund Ins. Co.	12/31/80	8/83
Professional Insurance Corporation	12/31/82	5/83
Professional Mutual Insurance Company	12/31/81	1/83
Progressive Casualty Insurance Company	12/31/82	11/83
Protective Insurance Company	12/31/80	3/83
Providence Washington Insurance Company	12/31/81	8/83
Provident Alliance Life Insurance Company	12/31/80	3/83
Prudential Insurance Company	12/31/81	12/83
Reinsurance Corporation of New York	12/31/80	8/83
Reliance Standard Life Insurance Company	12/31/81	10/83
Republic Western Insurance Company	12/31/81	8/83
Royal Neighbors of America	12/31/80	3/83
Security Assurance Company	12/31/81	2/83
Security-Connecticut Life	12/31/81	10/83
Southern Life Insurance Company	12/31/82	9/83
Southeastern Fire Insurance Company	12/31/81	5/83
Southwestern General Life Insurance Co.	12/31/81	5/83
Southwestern Life Insurance Company	12/31/81	3/83
Southern Farm Bureau Casualty Company	12/31/81	1/83

OUT OF STATE FINANCIAL EXAMINATION REPORTS RECEIVED AS OF 12/31/83 (cont'd.)

	Date of Examination	Date Received
Springfield Life Insurance Company	12/31/81	3/83
Stewart Title Guaranty Company	12/31/81	9/83
Sun Life Assurance Company of Canada	12/31/81	2/83
Supreme Council of Royal Arcanum	12/31/81	7/83
Supreme Life Ins. Company of America	12/31/80	3/83
Switzerland General of New York	12/31/80	2/83
Title Insurance Company of Minnesota	12/31/81	3/83
Tokio Marine & Marine Insurance Co.	12/31/80	8/83
Transamerica Life Insurance & Annuity Company	12/31/80	5/83
Transport Indemnity Company	12/31/81	9/83
Unigard Mutual Insurance Company	12/31/80	1/83
Union Fidelity Life Insurance Company	12/31/80	8/83
Union Mutual Life Insurance Company	12/31/78	4/83
Union Mutual Stock Life Insurance Company	12/31/78	4/83
United Companies Life Insurance Company	12/31/81	3/83
United Founders Life Insurance Company	12/31/82	11/83
United Guaranty Commercial Ins. Co. of Iowa	12/31/81	1/83
United Insurance Company of America	12/31/80	4/83
United Liberty Life Insurance Company	12/31/82	3/83
Universal Underwriters Insurance Company	12/31/82	12/83
Universal Underwriters Life Ins. Company	12/31/82	12/83
USAA Casualty Insurance Company	12/31/81	8/83
USAA Life Insurance Company	12/31/82	9/83
U.S. Fidelity & Guaranty Insurance Company	12/31/81	11/83

OUT OF STATE FINANCIAL EXAMINATION REPORTS RECEIVED AS OF 12/31/83 (cont'd)

	Date of Examination	Date Received
U. S. Fire Insurance Company	12/31/81	11/83
USLife Credit Life Insurance Company	12/31/81	3/83
Utica National Life Insurance Company	12/31/82	10/83
Variable Annuity Life Insurance Company	12/31/81	3/83
Volunteer State Life Insurance Company	12/31/82	12/83
Washington National Insurance Company	12/31/80	3/83
West American Insurance Company	12/31/81	8/83
Westchester Fire Insurance Company	12/31/81	11/83
Western Southern Life Assurance Company	12/31/82	8/83
Western Southern Life Insurance Company	12/31/82	8/83
William Penn Association	12/31/81	3/83
Woodmen of the World Life Ins. Company	12/31/82	11/83
World Insurance Company	12/31/81	6/83
Zurich Reinsurance Company of New York	12/31/81	11/83

OUT OF STATE MARKET CONDUCT EXAMINATION REPORTS AS OF 12/31/83

American Heritage Insurance Company	12/31/81	7/83
Harleysville Life Insurance Company	12/31/81	3/83
Mutual Protective Insurance Company	6/30/82	2/83
Pennsylvania Life Insurance Company	12/31/81	4/83
Presbyterian Ministers Fund Ins. Co.	12/31/81	8/83
World Insurance Company	12/31/82	5/83

New Companies admitted from July 1, 1983 to June 30, 1984

Date Licensed - WV

Acacia National Life Insurance Company
December 1, 1983
5850 Leesburg Pike
Falls Church, Virginia 20041 (Home Office)

51 Louisiana Avenue, N. W.
Washington, D. C. 2001 (Mailing Address)
Licensed for Life and Accident and Sickness

Aegis Security Insurance Company
April 9, 1984
P. O. Box 3153
Harrisburg, Pennsylvania 17105
Licensed for Fire and Casualty

American Express Life Insurance Company
February 1, 1984
4740 Kingsway Drive
Indianapolis, Indiana 46205 (Home)

1600 Los Gamos Road
San Rafael, California 94911 (Mail)
Licensed for Life and Accident and Sickness

American Family Home Insurance Company
April 10, 1984
3418 Swann Avenue
Tampa, Florida 33679 (Home)

P. O. Box 85323
Cincinnati, Ohio 45201 (Mail)
Licensed for Marine and Casualty

American Life and Casualty Insurance Company
April 1, 1984
P. O. Box 2507
Fargo, North Dakota 58108
Licensed for Life and Accident and Sickness

American National General Insurance Company
February 1, 1984
P. O. Box 4006, G.S.
Springfield, Missouri 65808
Licensed for Fire, Marine and Casualty

American Zurich Insurance Company
January 6, 1984
231 North Martingale Road
Schaumburg, Illinois 60196
Licensed Accident and Sickness, Fire, Marine, Casualty & Surety

Athena Assurance Company
February 1, 1984
445 Minnesota Street, Suite 900
St. Paul, Minnesota 55101
Licensed for Fire, Marine, Casualty and Surety

New Companies admitted from july 1, 1983 to June 30, 1984

	Date Licensed - WV
BLC National Insurance Company 711 High Street Des Moines, Iowa 50307 Licensed for Life Only	January 6, 1984
Century Surety Company 1889 Fountain Square Court Columbus, Ohio 43224 Licensed for Fire, Marine, Casualty & Surety	March 1, 1984
Church Mutual Insurance Company P. O. Box 357 Merrill, Wisconsin 54452 Licensed for Fire, Marine, Casualty & Surety	December 31, 1983
Companion Life Insurance Company 8220 Old Satchelford Road Columbia, South Carolina 29219 Licensed for Life and Accident and Sickness	February 17, 1984
CM Life Insurance Company 140 Garden Street Hartford, Connecticut 06115 Licensed for Life and Accident and Sickness	January 6, 1984
CML Pension and Life Insurance Company 140 Garden Street Hartford, Connecticut 06115 Licensed for Life and Accident and Sickness	January 6, 1984
Enterprise Insurance Company 2600 Wilshire Blvd. Los Angeles, California 90057 Licensed for Fire, Marine, Casualty and Surety	December 31, 1983
Fairfield Life Insurance Company of Wilmington 901 Market St. Wilmington, Delaware 19801 (Home Office) 2 Greenwich Plaza Greenwich, Connecticut 06830 (Mailing) Licensed for Life and Accident and Sickness	December 1, 1983
Fairmont Insurance Company 4111 West Alameda Burgank, California 91505 Licensed for Fire, Marine, Casualty & Surety	February 1, 1984

New Companies admitted from July 1, 1983 to June 30, 1984

	Date Licensed - WV
Family Guardian Life Insurance Company Phoenix, Arizona (Home) 670 Mason Ridge Center Drive St. Louis, Missouri 63141 (Mail) Licensed for Life and Accident and Sickness	January 15, 1984
Farmington Casualty Company 151 Farmington Avenue Hartford, Connecticut 06156 Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety	January 25, 1984
First Delaware Life Insurance Company 100 West 10th Street Wilmington, Delaware 19801 (Home) 9777 Wishire Blvd. Beverly Hills, California 90212 (Mail) Licensed for Life Only	December 1, 1983
First Life Assurance Company P. O. Box 26841 Oklahoma City, Oklahoma 73126 Licensed for Life and Accident and Sickness	December 15, 1983
General American Insurance Company 700 Market Street St. Louis, Missouri 63101 Licensed for Life and Accident and Sickness	February 1, 1984
General American Life and Annuity Company 700 Market St. St. Louis, Missouri 63101 Licensed for Life and Accident and Sickness	February 17, 1984
General Insurance Company of Trieste & Venice Rome, Italy (Home) 60 Broad Street New York, New York 10004 Licensed as a direct writer for Marine, Fire, Casualty & Surety	December 1, 1983
Hanseco Insurance Company 100 West Tenth St. Wilmington, Delaware 19899 (Home) P. O. Box 111 Boston, Massachusetts 02117 (Mail)	January 25, 1984

New Companies admitted from July 1, 1983 to June 30, 1984

	Date Licensed - WV
Hartford Insurance Company of the Midwest 1 Indiana Square Indianapolis, Indiana 46204 (Home) Hartford Plaza Hartford, Connecticut 06115 (Mail) Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety	February 17, 1984
The Harvest Life Insurance Company 2550 Corporate Exchange Drive - Suite 110 Columbus, Ohio 43229 (Home) 4805 Sand Lake Road Orlando, Florida 32809 (Mail) Licensed for Life and Accident and Sickness	May 9, 1984
Huron Insurance Company 9102 N. Meridian, Suite 160 Indianapolis, Indiana 46260 (Home) 4450 Cascade Road, S. E. Grand Rapids, Michigan 49506 (Mail) Licensed for Accident and Sickness, Fire, Marine, Casualty	May 16, 1984
Indiana Lumbermens Mutual Insurance Company 3600 Woodview Terrace Indianapolis, Indiana 46268 Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety	December 30, 1983
Indianapolis Life Pension and Insurance Company 2960 North Meridian St. Indianapolis, Indiana 46208 Licensed for Life and Accident and Sickness	October 1, 1983
Integrity Life Insurance Company 1421 East Thomas Road Thoenix, Arizona 85014 (Home) Mack Centre Drive Paramus, New Jersey 07652 (Mail) Licensed for Life and Accident and Sickness	May 1, 1984
International Business and Mercantile Reassurance Company 307 North Michigan Avenue Chicago, Illinois 60601 Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety	June 1, 1984

New Companies admitted from July 1, 1983 to June 30, 1984

	Date Licensed - WV
International Financial Services Life Insurance Company 347 Windsor Lane Barrington, Illinois 60010 (Home) 7270 N. W. 12th St., PH-1 Miami, Florida 33126 (Mail) Licensed for Life and Accident and Sickness	February 17, 1984
Inter-State Assurance Company A Mutual Company 1206 Mulberry Street Des Moines, Iowa 50309 Licensed for Life and Accident and Sickness	June 1, 1984
Jefferson-Pilot Life Insurance Company 101 North Elm Street Greensboro, North Carolina 27401 Licensed for Life and Accident and Sickness	October 1, 1983
Jefferson-Pilot Pension Life Insurance Company 101 North Elm Street Greensboro, North Carolina 27401	October 1, 1983
Kentucky National Insurance Company Kincaid Towers Lexington, Kentucky 40507 Licensed for Fire and Casualty	December 1, 1983
Liberty Insurance Corporation 3519 Silverside Road Wilmington, Delaware 19899 (Home) 175 Berkeley St Boston, Massachusetts 02117 (Mail) Licensed for Accident and Sickness, Fire, Marine & Casualty	February 24, 1984
Life of Maryland, Inc. 901 N. Howard St. Baltimore, Maryland 21201 Licensed for Life and Accident and Sickness	January 25, 1984
Life of Mid-America Insurance Company 2600 Dodge Street Dubuque, Iowa 52001 Licensed for Life and Accident and Sickness	November 1, 1983
Manufacturers Life Insurance Company of America Suite 600 - Two Penn Center Philadelphia, Pa. 19102 Licensed for Life and Accident and Sickness	April 1, 1984

New Companies admitted from July 1, 1983 to June 30, 1984

Date Licensed - WV

June 1, 1984

Mead Reinsurance Corporation
State Bank Center - Suite 1200
Freeport, Illinois 61032 (Home)

6 North Main Street
Dayton, Ohio 45402 (Mail)
Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety

July 1, 1983

Medical Life Insurance Company
2060 East Ninth St.
Cleveland, Ohio 44115
Licensed for Life and Accident and Sickness

December 1, 1983

Metropolitan Casualty Insurance Company
P. O. Box 5110
Wilmington, Delaware 19808 (Home)

700 Quaker Lane
Warwick, Rhode Island 02887 (Mail)
Licensed for Fire, Marine and Casualty

December 1, 1983

Metropolitan General Insurance Company
P. O. Box 5110
Wilmington, Delaware 19808 (Home)

700 Quaker Lane
Warwick, Rhode Island 02887 (Mail)
Licensed for Fire, Marine and Casualty

December 1, 1983

MML Bay State Life Insurance Company
211 East Capital Avenue
Jefferson City, Missouri 65102 (Home)

1295 State Street
Springfield, Massachusetts 01111 (Mail)
Licensed for Life and Accident and Sickness

December 1, 1983

MML Life Insurance Company
1295 State Street
Springfield, Massachusetts 01111
Licensed for Life Only

January 25, 1984

Montgomery Ward Insurance Company
140 South State Street
Chicago, Illinois 60603
Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety

December 1, 1983

MONY Life Insurance Company of America
100 West Washington St.
Phoenix, Arizona 85004 (Home)

1740 Broadway
New York, New York 10019 (Mail)
Licensed for Life and Accident and Sickness

New Companies admitted from July 1, 1983 to June 30, 1984

	Date Licensed - WV
MONY Pension Insurance Corporation 306 South State Street Dover, Delaware (Home) 1740 Broadway New York, New York 10019 Licensed for Life and Accident and Sickness	December 1, 1983
National Health Insurance Company 2301 Akard Street, North Dallas, Texas 75201 Licensed for Life and Accident and Sickness	August 1, 1983
National Pension Life Insurance Company National Life Drive Montpelier, Vermont 05602 Licensed for Life and Accident and Sickness	February 1, 1984
Northbrook Indemnity Company #6 Allstate Commercial Plaza South Barrington, Illinois 60010 (Home) Allstate Plaza Northbrook, Illinois 60062 (Mail) Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety	December 1, 1983
Northbrook National Insurance Company #6 Allstate Commercial Plaza South Barrington, Illinois 60010 (Home) Allstate Plaza Northbrook, Illinois 60062 (Mail) Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety	December 1, 1983
Northwestern Retirement Insurance & Annuity Company 720 East Wisconsin Avenue Milwaukee, Wisconsin 53202 Licensed for Life and Accident and Sickness	February 17, 1984
Orange State Life and Health Insurance Company 2400 West Bay Drive Largo, Florida 33540 Licensed for Life and Accident and Sickness	May 9, 1984
Phoenix General Insurance Company One American Row Hartford, Connecticut 06115 Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety	December 31, 1983

New Companies admitted from July 1, 1983 to June 30, 1984

	Date Licensed - WV
Potomac Insurance Company of Illinois 223 W. Jackson Blvd. Chicago, Illinois 60606 (Home) 414 Walnut Street Philadelphia, Pa. 19106 (Mail) Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety	February 1, 1984
Progressive Specialty Insurance Company 6300 Wilson Mills Road Mayfield Village, Ohio 44143 Licensed for Casualty Only	December 1, 1983
Providentmutual Variable Life Insurance Company 1600 Market St. Philadelphia, Pa. 19103 Licensed for Life Only	May 16, 1984
Pruco Life Insurance Company 3003 North Central Avenue Phoenix, Arizona 85012 (Home) 213 Washington St. Newark, New Jersey 07102 (Mail) Licensed for Life and Accident and Sickness	October 1, 1983
Ramsey Insurance Company 445 Minnesota Street St. Paul, Minnesota 55101 Licensed for Fire, Marine, Casualty & Surety	February 1, 1984
Rockwood Insurance Company 654 Main Street Rockwood, Pennsylvania 15557 Licensed for Fire, Marine, Casualty & Surety	October 1, 1983
Security Benefit Assurance Company 700 Harrison St. Topeka, Kansas 66636 Licensed for Life Only	February 1, 1984
Southern Home Insurance Company 112 South Main Street Greer, South Carolina 29652 Licensed for Fire, Marine, Casualty & Surety	October 1, 1984
State Farm Annuity Life Insurance Company One State Farm Plaza Bloomington, Illinois 61701 Licensed for Life and Accident and Sickness	December 31, 1983

New Companies admitted from July 1, 1983 to June 30, 1984

Date Licensed - WV

Travelers Life and Annuity Company — January 6, 1984
One Tower Square
Hartford, Connecticut 06115
Licensed for Life and Accident and Sickness

Travelers Life Insurance Company — January 6, 1984
One Tower Square
Hartford, Connecticut
Licensed for Life and Accident and Sickness

Ulico Casualty Company — November 1, 1983
306 South Street
Dover, Delaware 19901 (Home)

111 Massachusetts Avenue, N. W.
Washington, D. C. 20001 (Mail)
Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety

USAA Annuity and Life Insurance Company — May 9, 1984
USAA Building
San Antonio, Texas 78288
Licensed for Life and Accident and Sickness

Vermont Life Insurance Company — February 1, 1984
National Life Drive
Montpelier, Vermont 05602
Licensed for Life and Accident and Sickness

Washington Square Life Insurance Company — January 25, 1984
4601 Market Street
Philadelphia, Pa. 19139
Licensed for Life and Accident and Sickness

Western National Life Insurance Company — August 1, 1983
205 East 10th Street
Amarillo, Texas 79101
Licensed for Life and Accident and Sickness

Worldwide Underwriters Insurance Company — February 17, 1984
2000 Westwood Drive
Wausau, Wisconsin 54401
Licensed for Accident and Sickness, Fire, Marine, Casualty & Surety

Yosemite Insurance Company — December 1, 1983
717 Market Street
San Francisco, California 94103
Licensed for Accident and Sickness, Fire, Marine and Casualty

New Company Licensed (Shell) - Merger and Name Change from July 1, 1983 to June 30 1984

Date of Change

Legal and General Assurance Corporation — November 23, 1983
1020 17th St., N. W.
Washington, D. C. 20076 (Home)

1701 Research Blvd.
Rockville, Maryland 20850 (Mail) Licensed for Life and Accident & Sickness

and

Banner Life Insurance Company (Company already licensed)
1020 17th St., N. W.
Washington, D. C.2 20076

MERGED into
Legal and General Assurance Corporation

Which then changed its name to

Banner Life Insurance Company (Survivor) — December 1, 1983
with the same addresses

Name Changes from July 1, 1983 to June 30, 1984

Switzerland General Insurance Corporation of New York — August 1, 1983
102 White Plains Road
Tarrytown, New York 10591

TO

Tarrytown Insurance Company
with the same address

And this Company changed its name again — November 23, 1983

TO

Financial Guaranty Insurance Company
with the same address (This company is a multiline reinsurer)

New England Reinsurance Corporation — January 1, 1984
60 Batterymarch St.
Boston, Massachusetts 02110

TO

New England Insurance Company
same address (This company changed from a reinsurer to direct lines writer of Fire, Marine and Casualty)

Name Changes from July 1, 1983 to June 30, 1984

Date of Change

First Federated Life Insurance Company — July 15, 1983
1400 Munsey Building
Baltimore, Maryland 21202

TO

Monumental General Insurance Company

John Alden Insurance Company — July 20, 1983
5100 Gamble Drive
St. Louis Park, Minnesota 55416 (Home)

180 Maiden Lane - 12th Floor
New York, New York 10038 (Mail)

TO

Cenguard Insurance Corporation

Foundation Life Insurance Company of America — May 8, 1984
330 Main Street
Chatham, New Jersey 07928

TO

Inter-American Life Insurance Company

Name Change of HMO

The Medical Foundation of Bellaire — February 14, 1984
3000 Guernsey St.
Bellaire, Ohio 43906

TO

The Medical Foundation of Bellaire dba Health Management System

Name Changes from July 1, 1983 to June 30, 1984

	Date of Change
CU Quality Insurance Company 17W755 Butterfield Road Oak Brook Terrace, Illinois (Home) One Beacon St. Boston, Massachusetts 02108 (Mail) TO John Hancock Property and Casualty Insurance Company	January 11, 1984
Laymen Life Insurance Company 1100 Broadway Anderson, Indiana 46012 TO Laymen National Life Insurance Company	November 17, 1983
United Standard Assurance Company 1311 West 96th St. Indianapolis, Indiana 46260 TO William Penn Life Assurance Company	June 1, 1984
INA Underwriters Insurance Company 4050 Wilshire Blvd. Los Angeles, California 90010 (Home) 1600 Arch St. Philadelphia, Pa. 19101 (Mail) TO CIGNA Insurance Company	December 31, 1983
New PLI Life Insurance Company 1 Independence Mall Philadelphia, Pa. 19106 TO Philadelphia Life Insurance Company	October 31, 1983

Name Changes from July 1, 1983 to June 30, 1984

Date of Change

World Book Life Insurance Company — January 1, 1984

Merchandise Mart Plaza
Chicago, Illinois 60654 (Home)

Dodge at 33rd
Omaha, Nebraska 68175 (Mail)

TO

United World Insurance Company

Philadelphia Life Insurance Company — October 31, 1983

1 Independence Mall
Philadelphia, Pa. 19106

TO

Philadelphia American Life Insurance Company

WITHDRAWALS from July 1, 1983 to June 30, 1984

Reliable Life and Casualty Company — October 24, 1984

3321 West Beltline Highway
Madison, Wisconsin 53711
License suspended indefinitely Order No. 82-9

Iowa State Travelers Mutual Assurance Company — February 23, 1983

206 Sixth Avenue
Des Moines, Iowa 50309
Company in Receivership

MERGERS from July 1, 1983 to June 30, 1984

Catholic Knights of St. George — December 31, 1983

709 Brighton Road
Pittsburgh, Pa. 15233

MERGED INTO

William Penn Association
100 Wood Street Building
Pittsburgh, Pa. 15222

MERGERS from July 1, 1983 to June 30, 1984

	Date of Change
Great Commonwealth Life Insurance Company 1600 Davis Building Dallas, Texas	September 30, 1983

MERGED Into

Wabash Life Insurance Company
1 Indiana Square - Suite 1930
Indianapolis, Indiana 46204 (Home)

7887 East Belleview Avenue
Englewood, Colorado 80111 (Mail)

Morgantown Hospital Service, Inc.	January 1, 1984

and Morgantown Medical-Surgical Service, Inc.
of 265 High Street
Morgantown, West Virginia 26505

MERGED INTO

Blue Cross and Blue Shield of West Virginia, Inc.
City Center West
900 Pennsylvania Avenue
Charleston, West Virginia 25325

COMPANIES APPROVED AS REINSURERS AS OF JUNE 30, 1984

Aetna Reinsurance Company

American Annuity Life Insurance Company

Angelina Casualty Company

Belgian General Insurance Company

Buffalo Reinsurance Company

Cologne Reinsurance Company of America

Colonia Insurance Company

Commercial Union Reinsurance Company

Constellation Reinsurance Company

Copenhagen Reinsurance Company of America

Evanston Reinsurance Company

Frankona America Life Reassurance Company

Galaxy Reinsurance Company of New York

Gamma Reinsurance Company

Great Lakes Reinsurance Company

Guilderland Mutual Reinsurance Company

Hansa Insurance Company

Home Reinsurance Company

Illinois Insurance Exchange

Industrial Indemnity Company

Lincoln National Life Reinsurance Company

Lincoln National Reinsurance Company

Mercantile & General Reinsurance Company, Ltd.

Metropolitan Reinsurance Company

Mony Reinsurance Corporation

COMPANIES APPROVED AS REINSURERS AS OF JUNE 30, 1984

Munich American Reinsurance Company

New England Reinsurance Corporation

New York Insurance Exchange

NRG America Life Reassurance Corporation

NWNL Reinsurance Company

Paul Revere Protective Life Insurance Company

Prudential Reinsurance Company

Reinsurance Company of America

SAI Industrial Assurance Company

San Francisco Insurance Company

Signet Reinsurance Company

Swiss-Am Reassurance Company

TOA-Reinsurance Company

United Americas Insurance Company

Zurich Reinsurance Company of New York

COMPANIES LICENSED AS REINSURERS ONLY FOR 1983

American Independent Reinsurance Company

American Mutual Reinsurance Company

American Overseas Reinsurance Company

American Union Insurance Company of New York

Christiania General Insurance Corporation of New York

Cologne Life Reinsurance Company

Colonial Assurance Company

Constitution Reinsurance Company

Excess Mutual Reinsurance Corporation

Federated Reinsurance Corporation

Financial Guaranty Insurance Company

General Reassurance Corporation

General Security Assurance Corporation of New York

Gerling Global Reinsurance Corporation

INA Reinsurance Company

Kemper Reinsurance Company

Mercantile & General Reinsurance Company of America

Millers National Insurance Company

Munich American Reassurance Company

Munich Reinsurance Corporation

National Reinsurance Corporation

North American Reassurance Company

North American Reinsurance Corporation

Northeastern Insurance Company of Hartford

COMPANIES LICENSED AS REINSURERS ONLY FOR 1983 (cont'd)

Ohio Reinsurance Corporation

Philadelphia Reinsurance Corporation

Presido Insurance Company

Skandia America Reinsurance Corporation

Swiss Reinsurance Company of Zurich

Transatlantic Reinsurance Company

Union & Phenix Espanol Insurance Company

Unity Fire and General Insurance Company

Utica National Life Insurance Company

"Winterthur" Swiss Insurance Company

LICENSED COMPANIES WHICH DID NOT TRANSACT BUSINESS IN WEST VIRGINIA - 1983

LIFE COMPANIES

Charter Security Life Insurance Company(Louisiana)

Chrysler Life Insurance Company

Farm & Ranch Life Insurance Company

Firstmark Standard Life Insurance Company

Great West Life & Annuity Insurance Company

Hartford Variable Annuity Life Insurance Company

Heritage Life Insurance Company

Investors Fidelity Assurance Corporation

ITT Lyndon Life Insurance Company

Life Insurance Company of Illinois

Lincoln National Pension Insurance Company

Provident National Assurance Company

LICENSED COMPANIES WHICH DID NOT TRANSACT BUSINESS IN WEST VIRGINIA - 1983

LIFE COMPANIES (cont'd)

MGIC Life Insurance Corporation

MML Pension Insurance Company

National States Insurance Company

Northbrook Life Insurance Company

New England Variable Life Insurance Company

Penn Insurance & Annuity Company

PHF Life Insurance Company

Phoenix American Life Insurance Company

Union Security Life Insurance Company

United Guaranty Commercial Insurance Company of Iowa

FIRE AND CASUALTY COMPANIES

Aetna Casualty and Surety Company of America

Aetna Casualty and Surety Company of Illinois

Albany Insurance Company

American Empire Insurance Company

American Fidelity Company

American Policyholders Insurance Company

American Reinsurance Company

Atlantic Insurance Company

Church Mutual Insurance Company

Cenguard Insurance Company

City Insurance Company

Commercial Mortgage Insurance Company, Inc.

Excel Insurance Company

LICENSED COMPANIES WHICH DID NOT TRANSACT BUSINESS IN WEST VIRGINIA - 1983

FIRE AND CASUALTY COMPANIES (cont'd)

Farmers' Reliance Insurance Company of New Jersey

First General Insurance Company

Foremost Guaranty Corporation

General Insurance Company of Trieste & Venice

Goodville Mutual Casualty Company

Heritage Mutual Insurance Company

Home & Automobile Insurance Company

Integon Mortgage Guaranty Corporation

John Hancock Property and Casualty Insurance Company

Liberty Mortgage Insurance Corporation

MIC General Insurance Company

MIC Property and Casualty Corporation

Mid-America Fire and Casualty Company

Midwestern Indemnity Company

Mutual Service Casualty Insurance Company

National American Insurance Company

National Property Owners Insurance Company

New England Insurance Company

New Hampshire Indemnity Company, Ltd.

New South Insurance Company

North American Company for Property and Casualty Insurance Company

Omaha Property and Casualty Insurance Company

Pamico Mortgage Insurance Company

Peninsula Insurance Company

Pennsylvania Millers Mutual Insurance Company

LICENSED COMPANIES WHICH DID NOT TRANSACT BUSINESS IN WEST VIRGINIA - 1983

FIRE AND CASUALTY COMPANIES(cont'd)

Provident General Insurance Company

Prudential Commercial Insurance Company

Prudential General Insurance Company

Public Service Mutual Insurance Company

S & H Insurance Company

Southeastern Fire Insurance Company

Taisho Marine and Fire Insurance Company, Ltd.

Transamerica Indemnity Company

Truck Insurance Exchange

Underwriters Insurance Company

MISCELLANEOUS COMPANIES

Delta Dental Plan of West Virginia (Dental Organization)

First American Title Insurance Company of Mid-America (Title)

North American Union Life Assurance Society (Fraternal)

Safeco Title Insurance Company (Title)

Supreme Council of Royal Arcanum (Fraternal)

NAMES AND ADDRESSES OF INSURANCE COMPANIES INCORPORATED IN WEST VIRGINIA

LIFE COMPANIES

Appalachian Life Insurance Company
P. O. Box 299
Huntington, West Virginia 25707
Assets: $ 11,902,426
Liabilities: 10,429,373
Surplus: 1,473,053

George Washington Life Insurance Company
P. O. Box 8700
Jacksonville, Florida 32239
Assets: 35,168,431
Liabilities: 28,084,690
Surplus: 7,083,741

FIRE & CASUALTY COMPANIES

Farmers & Mechanics Mutual Fire Insurance Company of West Virginia
P. O. Box 1917
Martinsburg, West Virginia 25401
Assets: 3,875,196
Liabilities: 2,377,697
Surplus: 1,497,499

Farmers Home Fire Insurance Company
P. O. Box 107
Lewisburg, West Virginia 24901
Assets: 1,222,053
Liabilities: 15,424
Surplus: 1,206,629

Farmers Mutual Fire Association of W.Va.
P. O. Box 1467
Fairmont, West Virginia 26554
Assets: 3,580,698
Liabilities: 735,538
Surplus: 2,845,160

Farmers Union Association & Fire Ins. Co.
General Delivery
Bruceton Mills, West Virginia 26525
Assets: 556,099
Liabilities: - 0 -
Surplus: 556,099

Grange Mutual Fire Ins. Co. of W.Va.
P. O. Box 117
Philippi, West Virginia 26416
Assets: 213,206
Liabilities: - 0 -
Surplus: 213,206

Harrison County Farmers Mutual Fire Ins. Asso.
P. O. Box 1998
Clarksburg, West Virginia 26301
Assets: 256,665
Liabilities: 30,256
Surplus: 226,408

Inland Mutual Insurance Company
P. O. Box 2085
Huntington, West Virginia 25721
Assets: 5,371,258
Liabilities: 3,546,050
Surplus: 1,825,208

Mountaineer Fire and Casualty Ins. Co.
P. O. Box 509
Charleston, West Virginia 25322
Assets: 224,856
Liabilities: 80,009
Surplus: 144,846

NAMES AND ADDRESSES OF INSURANCE COMPANIES INCORPORATED IN WEST VIRGINIA

FIRE & CASUALTY COMPANIES

Municipal Mutual Insurance Company of W. Va.	Assets:	5,518,663
10th & Charles St.	Liabilities:	3,284,183
Wellsburg, West Virginia 26070	Surplus:	2,234,480
Mutual Protective Association of West Va.	Assets:	441,614
P. O. Box 674	Liabilities:	- 0 -
Moorefield, West Virginia 26836	Surplus:	441,614
Pan-Handle Farmers Mutual Ins. Company	Assets:	979,313
RFD #1, Box 366	Liabilities:	175,180
Moundsville, West Virginia 26041	Surplus:	804,133
Patron's Mutual Fire Insurance Company	Assets:	247,448
P. O. Box 284	Liabilities:	- 0 -
Pt. Pleasant, West Virginia 25550	Surplus:	247,448
Peoples' Mutual Fire Insurance Company	Assets:	390,077
Rt. 2, Box 92	Liabilities	- 0 -
Berkeley Springs, West Virginia 25411	Surplus:	390,077
Quality Insurance Company	Assets:	8,062,827
P. O. Box 1188	Liabilities:	4,562,971
Fairmont, West Virginia 26554	Surplus:	3,499,856
Safe Insurance Company	Assets:	596,387
1200 Main Street	Liabilities:	483,692
Harrisville, West Virginia 26362	Surplus:	112,695
W. Va. Insurance Company	Assets:	3,273,307
P. O. Box 156	Liabilities:	1,965,398
Harrisville, West Virginia 26362	Surplus:	1,307,909
West Virginia Fire and Casualty Company	Assets:	6,248,256
P. O. Box 2370	Liabilities:	4,722,671
Clarksburg, West Virginia 26301	Surplus:	1,525,584
Wetzel Farmers' Mutual Insurance Asso.	Assets:	180,639
P. O. Box 369	Liabilities:	- 0 -
New Martinsville, West Virginia 26155	Surplus:	180,639

HEALTH MAINTENANCE ORGANIZATIONS

The Health Plan of Upper Ohio Valley, Inc.
Suite 900 - Riley Building
Wheeling, West Virginia 26003

OUT OF STATE HMO

The Medical Foundation of Bellaire dba
Health Management System
3000 Guernsey Street
Bellaire, Ohio 43906

HEALTH SERVICE CORPORATIONS

Blue Cross and Blue Shield of West Virginia, Inc.
City Center West - 900 Pennsylvania Avenue
Charleston, West Virginia 25325

Blue Cross and Blue Shield of West Central West Virginia, Inc.
603 Union Trust Building
700 Market Street
Parkersburg, West Virginia 26101

BLUE CROSS/BLUE SHIELD ORGANIZATIONS

Morgantown Hospital Service, Inc. (Hospital Service)
265 High Street
Morgantown, West Virginia 26505

Morgantown Medical-Surgical Service, Inc. (Medical Service)
265 High Street
Morgantown, West Virginia 26505

DENTAL PLANS

Delta Dental Plan of West Virginia
P. O. Box 728
Charleston, West Virginia 25323

ALPHABETICAL LISTING OF OUT OF STATE TITLE COMPANIES

FOR THE STATE OF WEST VIRGINIA 1983

AMERICAN TITLE INS CO	ASSETS :	44,716,643
PO BOX 01 5002	LIABILITIES :	32,132,381
MIAMI, FL 33101-0000	SURPLUS :	12,584,262
BERKS TITLE INS CO	ASSETS :	11,419,918
101 N SIXTH ST	LIABILITIES :	2,780,128
READING, PA 19603-0000	SURPLUS :	8,639,790
CHELSEA TITLE & GUARANTY CO	ASSETS :	7,758,203
PO BOX AL	LIABILITIES :	3,744,847
NORTHFIELD, NJ 08225-0000	SURPLUS :	4,013,356
CHICAGO TITLE INS CO	ASSETS :	165,567,521
111 W WSHNGTN ST	LIABILITIES :	114,655,189
CHICAGO, IL 60602-0000	SURPLUS :	50,912,331
COMMONWEALTH LAND TITLE INS CO	ASSETS :	108,872,429
8 PENN CENTER PLZ	LIABILITIES :	73,649,906
PHILADELPHIA, PA 19103-0000	SURPLUS :	35,222,523
FIRST AMERICAN TITLE I C OF MID-AMER	ASSETS :	19,472,109
1650 W BIG BEAVER RD	LIABILITIES :	11,418,695
TROY, MI 48084-0000RD	SURPLUS :	8,053,414
FIRST AMERICAN TITLE INS CO	ASSETS :	93,659,685
PO BOX 267	LIABILITIES :	45,232,396
SANTA ANA, CA 92702-0000	SURPLUS :	48,427,289
LAWYERS TITLE INS CORP	ASSETS :	136,355,209
PO BOX 2280	LIABILITIES :	85,737,097
DALLAS, TX 75221-2280	SURPLUS :	50,618,112
SAFECO TITLE INS CO	ASSETS :	95,102,260
13640 ROSCOE BLVD	LIABILITIES :	36,593,686
PANORAMA CITY, CA 91409-0000	SURPLUS :	58,508,574
SAFECO TITLE INS CO OF MARYLAND	ASSETS :	15,647,085
110 ST PAUL ST	LIABILITIES :	8,204,267
BALTIMORE, MD 21202-0000	SURPLUS :	7,442,818
SECURITY TITLE GTE CORP OF BALTIMORE	ASSETS :	4,647,224
6 S CALVERT ST	LIABILITIES :	1,779,658
BALTIMORE, MD 21202-0000	SURPLUS :	2,867,565
STEWART TITLE GUARANTY CO	ASSETS :	47,099,338
PO BOX 2029	LIABILITIES :	30,452,264
HOUSTON, TX 77001-0000	SURPLUS :	16,647,074
TICOR TITLE INS CO	ASSETS :	143,127,168
6300 WILSHIRE BLVD	LIABILITIES :	78,946,204
LOS ANGELES, CA 90048-0000	SURPLUS :	64,180,964

ALPHABETICAL LISTING OF OUT OF STATE TITLE COMPANIES

FOR THE STATE OF WEST VIRGINIA 1983

TITLE INS CO OF MINNESOTA 400 SECOND AVE S MINNEAPOLIS, MN 55401-0000	ASSETS : LIABILITIES : SURPLUS :	60,238,280 44,886,420 15,351,860
USLIFE TITLE INS CO OF NEW YORK 125 MAIDEN LANE NEW YORK, NY 10038-0000	ASSETS : LIABILITIES : SURPLUS :	26,935,879 23,140,660 3,795,219

OUT OF STATE FRATERNAL BENEFIT SOCIETIES LISTING

FOR THE STATE OF WEST VIRGINIA 1983

AID ASSOCIATION FOR LUTHERANS	ASSETS :	3,137,905,441
4321 N BALLARD RD	LIABILITIES :	2,925,528,738
APPLETON, WI 54919-0000	SURPLUS :	212,376,702
AMERICAN FRATERNAL UNION	ASSETS :	11,515,111
PO BOX 59	LIABILITIES :	10,763,358
ELY, MN 55731-0000	SURPLUS :	751,753
AMERICAN POSTAL WORKERS ACC BNFT ASN	ASSETS :	1,185,619
PO BOX 538	LIABILITIES :	266,903
PORTSMOUTH, NH 03801-0000	SURPLUS :	918,716
CROATION FRATERNAL UNION OF AMERICA	ASSETS :	59,654,236
100 DELANEY DRIVE	LIABILITIES :	52,051,888
PITTSBURGH, PA 15235-0000	SURPLUS :	7,602,348
DEGREE OF HONOR PROTECTIVE ASN	ASSETS :	51,299,429
325 CEDAR ST	LIABILITIES :	41,949,052
ST PAUL, MN 55101-0000	SURPLUS :	9,350,377
FIRST CATH SLOVAK LADIES ASN OF USA	ASSETS :	81,606,139
24950 CHAGRIN BLVD	LIABILITIES :	56,862,241
CLEVELAND, OH 44122-0000	SURPLUS :	24,743,898
FIRST CATH SLOVAK UNION	ASSETS :	49,240,713
3289 E 55 ST	LIABILITIES :	42,069,940
CLEVELAND, OH 44127-0000	SURPLUS :	7,170,773
GREATER BENEFICIAL UNION OF PITTSBG	ASSETS :	37,546,018
4254 CLAIRTON BLVD	LIABILITIES :	33,940,519
PITTSBURGH, PA 15227-0000	SURPLUS :	3,605,499
GREEK CATHOLIC UNION OF THE USA	ASSETS :	43,561,181
502 E EIGHTH AVE	LIABILITIES :	37,065,113
MUNHALL, PA 15120-0000	SURPLUS :	6,496,068
HUNGARIAN REFORMED FEDERATION OF AM	ASSETS :	21,269,355
PO BOX 34917	LIABILITIES :	16,263,362
BETHESDA, MD 20817-0000	SURPLUS :	5,005,993
INDEPENDENT ORDER OF FORESTERS US BR	ASSETS :	1,427,545,517
789 DON MILLS RD	LIABILITIES :	1,203,558,667
DON MILLS ONTARIO , CN M3C	SURPLUS :	223,986,850
ISDA FRATERNAL ASN	ASSETS :	5,278,105
419 WOOD ST	LIABILITIES :	4,083,611
PITTSBURGH, PA 15222-0000	SURPLUS :	1,194,494
KNIGHTS OF COLUMBUS	ASSETS :	1,310,005,611
PO DRAWER 1670	LIABILITIES :	1,126,209,901
NEW HAVEN, CT 06507-0000	SURPLUS :	183,795,710

OUT OF STATE FRATERNAL BENEFIT SOCIETIES LISTING

FOR THE STATE OF WEST VIRGINIA 1983

LADIES PENNSYLVANIA SLOV CATH UNION	ASSETS :	9,006,419
69 PUBLIC SQ	LIABILITIES :	5,700,520
WILKES-BARRE, PA 18701-0000	SURPLUS :	3,305,899
LOYAL CHRISTIAN BENEFIT ASN	ASSETS :	39,018,438
PO BOX 6196	LIABILITIES :	30,665,401
ERIE, PA 16512-0000	SURPLUS :	8,353,037
LUTHERAN BROTHERHOOD	ASSETS :	2,528,660,864
625 FOURTH AVE S	LIABILITIES :	2,324,516,783
MINNEAPOLIS, MN 55415-0000	SURPLUS :	204,144,081
MODERN WOODMEN OF AMERICA	ASSETS :	702,950,394
MISS-RIV AT 17TH ST	LIABILITIES :	615,821,006
ROCK ISLAND, IL 61201-0000	SURPLUS :	87,129,387
NATIONAL SLOVAK SOCIETY OF THE USA	ASSETS :	11,873,091
2325 E CARSON ST	LIABILITIES :	10,257,108
PITTSBURGH, PA 15203-0000	SURPLUS :	1,615,983
NORTH AMERICAN BENEFIT ASN	ASSETS :	97,314,938
PO BOX 5020	LIABILITIES :	73,828,189
PORT HURON, MI 48061-5020	SURPLUS :	23,486,749
NORTH AMERICAN UNION LIFE ASR SOC	ASSETS :	4,394,723
185 N WABASH AVE	LIABILITIES :	2,715,208
CHICAGO, IL 60601-0000	SURPLUS :	1,679,515
ORDER OF UNITED COML TRAV OF AMERICA	ASSETS :	21,120,876
632 N PARK ST	LIABILITIES :	7,309,891
COLUMBUS, OH 43215-0000	SURPLUS :	13,810,985
PENNSYLVANIA SLOVAK CATHOLIC UNION	ASSETS :	4,462,780
173 N MAIN ST	LIABILITIES :	3,069,258
WILKES-BARRE, PA 18701-0000	SURPLUS :	1,393,522
POLISH NATIONAL ALLI OF US OF N.A.	ASSETS :	180,989,189
6100 N CICERO AVE	LIABILITIES :	161,592,853
CHICAGO, IL 60646-0000	SURPLUS :	19,396,336
POLISH ROMAN CATHOLIC UNION OF AM	ASSETS :	60,969,252
984 MILWAUKEE AVE	LIABILITIES :	51,296,336
CHICAGO, IL 60622-0000	SURPLUS :	9,672,916
POLISH WOMENS ALLIANCE OF AMERICA	ASSETS :	34,845,894
205 S NW HIGHWAY	LIABILITIES :	27,766,288
PARK RIDGE, IL 60068-0000	SURPLUS :	7,079,605
RIGHT WORTH GRAND COUNCIL IND OR STL	ASSETS :	626,548
PO BOX 2625	LIABILITIES :	512,373
RICHMOND, VA 23261-0000	SURPLUS :	114,175

OUT OF STATE FRATERNAL BENEFIT SOCIETIES LISTING

FOR THE STATE OF WEST VIRGINIA 1983

ROYAL NEIGHBORS OF AMERICA	ASSETS :	310,106,907
230-16 ST	LIABILITIES :	226,000,261
ROCK ISLAND, IL 61201-0000	SURPLUS :	84,106,646
SERB NATIONAL FEDERATION	ASSETS :	8,038,858
3414 FIFTH AVE	LIABILITIES :	6,947,872
PITTSBURGH, PA 15213-0000	SURPLUS :	1,090,986
SLOVENE NATIONAL BENEFIT SOCIETY	ASSETS :	36,082,599
166 SHORE DRIVE	LIABILITIES :	30,247,431
BURR RIDGE, IL 60521-0000	SURPLUS :	5,835,168
SUPREME COUNCIL OF THE ROYAL ARCANUM	ASSETS :	31,569,244
PO BOX 392	LIABILITIES :	20,870,799
BOSTON, MA 02101-0000	SURPLUS :	10,698,444
TRAVELERS PROTECTIVE ASN OF AMERICA	ASSETS :	14,583,372
3755 LINDELL BLVD	LIABILITIES :	2,596,337
ST LOUIS, MO 63108-0000	SURPLUS :	11,987,034
UKRAINIAN NATIONAL ASN INC	ASSETS :	49,788,943
30 MONTGOMERY ST	LIABILITIES :	35,894,541
JERSEY CITY, NJ 07302-0000	SURPLUS :	13,894,401
UNITED RUSSIAN ORTHODOX BROTHERHD AM	ASSETS :	3,019,296
333 BLVD OF ALLIES	LIABILITIES :	1,569,773
PITTSBURGH, PA 15222-0000	SURPLUS :	1,449,523
UNITED SOCIETIES OF USA	ASSETS :	4,676,268
613 SINCLAIR ST	LIABILITIES :	3,825,943
MC KEESPORT, PA 15132-0000	SURPLUS :	850,325
WILLIAM PENN ASN	ASSETS :	68,300,195
100 WOOD ST BLDG	LIABILITIES :	59,981,748
PITTSBURGH, PA 15222-0000	SURPLUS :	8,318,446
WOODMEN OF THE WORLD LIFE INS SOC	ASSETS :	1,044,726,799
1700 FARNAM ST	LIABILITIES :	944,280,535
OMAHA, NE 68102-0000	SURPLUS :	100,446,264

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

AETNA CASUALTY & SURETY CO	ASSETS :	7,605,216,612
151 FARMINGTON AVE	LIABILITIES :	6,278,368,368
HARTFORD, CT 06156-0000	SURPLUS :	1,326,848,244
AETNA CASUALTY & SURETY CO OF AM	ASSETS :	8,085,237
151 FARMINGTON AVE	LIABILITIES :	2,050,487
HARTFORD, CT 06156-0000	SURPLUS :	6,034,749
AETNA CASUALTY & SURETY CO OF IL	ASSETS :	1,126,938,890
1020-31 ST	LIABILITIES :	924,091,951
DOWNERS GROVE, IL 60515-0000	SURPLUS :	202,846,939
AETNA FIRE UNDERWRITERS INS CO	ASSETS :	61,619,940
1600 ARCH ST	LIABILITIES :	50,951,902
PHILADELPHIA, PA 19103-0000	SURPLUS :	10,668,038
AETNA INS CO	ASSETS :	3,732,062,149
1600 ARCH ST	LIABILITIES :	3,323,368,114
PHILADELPHIA, PA 19103-0000	SURPLUS :	408,694,035
AETNA REINSURANCE CO	ASSETS :	131,334,041
ONE FRANKLIN PLZ	LIABILITIES :	105,193,146
PHILADELPHIA, PA 19102-0000	SURPLUS :	26,140,895
AFFILIATED FM INS CO	ASSETS :	114,492,960
PO BOX 7500	LIABILITIES :	68,868,248
JOHNSTON, RI 02919-0000	SURPLUS :	45,624,712
AIU INS CO	ASSETS :	193,319,619
70 PINE ST	LIABILITIES :	160,422,569
NEW YORK, NY 10270-0000	SURPLUS :	32,897,050
ALBANY INS CO	ASSETS :	33,320,168
59 JOHN ST	LIABILITIES :	17,463,617
NEW YORK, NY 10038-0000	SURPLUS :	15,856,551
ALLENDALE MUTUAL INS CO	ASSETS :	698,490,678
PO BOX 7500	LIABILITIES :	428,756,048
JOHNSTON, RI 02919-0000	SURPLUS :	269,734,630
ALLIANCE ASSURANCE CO LTD US BR	ASSETS :	90,834,311
PO BOX 1615	LIABILITIES :	52,950,692
WARREN, NJ 07061-1615	SURPLUS :	37,883,619
ALLIANZ INS CO	ASSETS :	134,855,511
PO BOX 54897	LIABILITIES :	103,140,812
LOS ANGELES, CA 90054-0000	SURPLUS :	31,714,699
ALLIED FIDELITY INS CO	ASSETS :	26,987,547
PO BOX 7001	LIABILITIES :	18,819,116
INDIANAPOLIS, IN 46207-0000	SURPLUS :	8,168,431

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

ALLSTATE INDEMNITY CO	ASSETS :	41,062,459
ALLSTATE PLAZA	LIABILITIES :	23,453,446
NORTHBROOK, IL 60062-0000	SURPLUS :	17,609,013
ALLSTATE INS CO	ASSETS :	10,476,103,962
ALLSTATE PLAZA	LIABILITIES :	7,278,351,592
NORTHBROOK, IL 60062-0000	SURPLUS :	3,197,752,369
AMBAC INDEMNITY CORP	ASSETS :	159,410,831
PO BOX 756	LIABILITIES :	96,794,201
MILWAUKEE, WI 53201-0000	SURPLUS :	62,616,630
AMERICAN & FOREIGN INS CO	ASSETS :	160,666,434
150 WILLIAM ST	LIABILITIES :	134,804,092
NEW YORK, NY 10038-0000	SURPLUS :	25,862,342
AMERICAN AUTOMOBILE INS CO	ASSETS :	420,183,448
777 SAN MARIN DR	LIABILITIES :	306,630,329
NOVATO, CA 94998-0000	SURPLUS :	113,553,119
AMERICAN AUTOMOBILE INS CO OF IL	ASSETS :	12,917,135
200 W MONROE	LIABILITIES :	4,323,198
CHICAGO, IL 60606-0000	SURPLUS :	8,593,937
AMERICAN BANKERS INS CO OF FL	ASSETS :	162,750,523
11222 QUAIL ROOST DR	LIABILITIES :	131,157,160
MIAMI, FL 33157-0000	SURPLUS :	31,593,363
AMERICAN CASUALTY CO OF READING	ASSETS :	349,558,644
PO BOX 1236	LIABILITIES :	301,051,961
MILWAUKEE, WI 53201-0000	SURPLUS :	48,506,683
AMERICAN CENTENNIAL INS CO	ASSETS :	375,857,917
400 BENEFICIAL CNTR	LIABILITIES :	249,420,637
PEAPACK, NJ 07977-0000	SURPLUS :	126,437,280
AMERICAN CONTINENTAL INS CO	ASSETS :	33,905,433
PO BOX 19177	LIABILITIES :	21,879,928
KANSAS CITY, MO 64141-0000	SURPLUS :	12,025,505
AMERICAN CREDIT INDEMNITY CO OF NY	ASSETS :	88,499,141
300 ST PAUL PL	LIABILITIES :	30,667,700
BALTIMORE, MD 21202-0000	SURPLUS :	57,831,441
AMERICAN DRUGGISTS INS CO	ASSETS :	22,866,951
PO BOX 41715	LIABILITIES :	17,562,641
BLUE ASH, OH 45241-0000	SURPLUS :	5,304,310
AMERICAN ECONOMY INS CO	ASSETS :	322,014,892
500 N MERIDIAN ST	LIABILITIES :	215,800,714
INDIANAPOLIS, IN 46207-0000	SURPLUS :	106,214,178

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

AMERICAN EMPIRE INS CO	ASSETS :	7,404,705
11353 REED HARTMAN HWY	LIABILITIES :	805,782
CINCINNATI, OH 45241-0000	SURPLUS :	6,598,922
AMERICAN EMPLOYERS INS CO	ASSETS :	435,604,971
1 BEACON ST	LIABILITIES :	346,821,514
BOSTON, MA 02108-0000	SURPLUS :	88,783,457
AMERICAN FIDELITY CO	ASSETS :	7,367,661
PO BOX 960	LIABILITIES :	35,000
MANCHESTER, NH 03107-0000	SURPLUS :	7,332,661
AMERICAN FIDELITY FIRE INS CO	ASSETS :	30,368,054
1001 INDUSTRIAL BLVD	LIABILITIES :	23,485,711
PLANO, TX 75074-0000	SURPLUS :	6,882,343
AMERICAN GUARANTEE & LIABILITY IN CO	ASSETS :	120,478,333
231 N MARTINGALE	LIABILITIES :	92,801,586
SCHAUMBURG, IL 60196-0000	SURPLUS :	27,676,747
AMERICAN HARDWARE MUTUAL INS CO	ASSETS :	202,860,578
PO BOX 435	LIABILITIES :	144,111,425
MINNEAPOLIS, MN 55440-0000	SURPLUS :	58,749,153
AMERICAN HOME ASR CO	ASSETS :	1,149,616,314
70 PINE ST	LIABILITIES :	918,532,326
NEW YORK, NY 10270-0000	SURPLUS :	231,083,988
AMERICAN INDEPENDENT REINSURANCE CO	ASSETS :	99,805,734
PO BOX 3802	LIABILITIES :	72,340,390
STAMFORD, CT 06905-0000	SURPLUS :	27,465,344
AMERICAN INS CO	ASSETS :	1,037,462,337
777 SAN MARIN DR	LIABILITIES :	867,485,803
NOVATO, CA 94998-0000	SURPLUS :	169,976,534
AMERICAN MANUFACTURERS MUTUAL INS CO	ASSETS :	216,201,925
	LIABILITIES :	113,922,689
LONG GROVE, IL 60049-0000	SURPLUS :	102,279,236
AMERICAN MODERN HOME INS CO	ASSETS :	61,934,653
PO BOX 85323	LIABILITIES :	42,046,835
CINCINNATI, OH 45201-5323	SURPLUS :	19,887,818
AMERICAN MOTORISTS INS CO	ASSETS :	985,956,590
	LIABILITIES :	813,158,109
LONG GROVE, IL 60049-0000	SURPLUS :	172,798,481
AMERICAN MUNICIPAL BOND ASR CORP	ASSETS :	252,611,212
PO BOX 756	LIABILITIES :	219,266,198
MILWAUKEE, WI 53201-0000	SURPLUS :	33,345,014

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

AMERICAN MUTUAL LIABILITY INS CO	ASSETS :	490,048,507
ROUTE 128	LIABILITIES :	409,005,192
WAKEFIELD, MA 01881-0000	SURPLUS :	81,043,315
AMERICAN MUTUAL REINSURANCE CO	ASSETS :	57,006,267
ONE EAST WACKER DR	LIABILITIES :	47,452,026
CHICAGO, IL 60601-0000	SURPLUS :	9,554,241
AMERICAN NATIONAL FIRE INS CO	ASSETS :	45,826,513
580 WALNUT ST	LIABILITIES :	34,397,054
CINCINNATI, OH 45202-0000	SURPLUS :	11,429,459
AMERICAN NATIONAL PROPERTY & CAS CO	ASSETS :	74,169,515
PO BOX 4006 GS	LIABILITIES :	30,586,126
SPRINGFIELD, MO 65808-0000	SURPLUS :	43,583,389
AMERICAN OVERSEAS REINSURANCE CO	ASSETS :	34,985,626
40 WALL ST	LIABILITIES :	13,241,773
NEW YORK, NY 10005-0000	SURPLUS :	21,743,853
AMERICAN POLICYHOLDERS INS CO	ASSETS :	33,749,215
RT 128	LIABILITIES :	26,191,021
WAKEFIELD, MA 01880-0000	SURPLUS :	7,558,194
AMERICAN PROTECTION INS CO	ASSETS :	8,603,578
CENTRAL DIV D-4	LIABILITIES :	3,570,923
LONG GROVE, IL 60049-0000	SURPLUS :	5,032,655
AMERICAN RE-INSURANCE CO	ASSETS :	1,475,012,303
91 LIBERTY ST	LIABILITIES :	1,173,533,455
NEW YORK, NY 10006-0000	SURPLUS :	301,478,848
AMERICAN ROAD INS CO	ASSETS :	313,692,351
AMERICAN ROAD	LIABILITIES :	87,658,594
DEARBORN, MI 48121-0000	SURPLUS :	226,033,757
AMERICAN SECURITY INS CO	ASSETS :	140,145,633
3290 NORTHSIDE PKWY NW	LIABILITIES :	72,517,564
ATLANTA, GA 30327-0000	SURPLUS :	67,628,070
AMERICAN SOUTHERN INS CO	ASSETS :	16,076,330
PO BOX 7369	LIABILITIES :	10,235,048
ATLANTA, GA 30357-0000	SURPLUS :	5,841,282
AMERICAN STATES INS CO	ASSETS :	767,008,497
500 N MERIDIAN ST	LIABILITIES :	511,075,827
INDIANAPOLIS, IN 46207-0000	SURPLUS :	255,932,670
AMERICAN UNION INS CO OF NY	ASSETS :	120,200,039
500 N MERIDIAN ST	LIABILITIES :	85,698,443
INDIANAPOLIS, IN 46207-0000	SURPLUS :	34,501,596

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

AMERICAN UNIVERSAL INS CO	ASSETS :	197,541,600
144 WAYLAND AVE	LIABILITIES :	158,483,569
PROVIDENCE, RI 02940-0000	SURPLUS :	39,058,031
AMICA MUTUAL INS CO	ASSETS :	588,189,600
10 WEYBOSSET ST	LIABILITIES :	377,613,191
PROVIDENCE, RI 02940-0000	SURPLUS :	210,576,409
ARGONAUT INS CO	ASSETS :	1,453,155,189
P O BOX 152007	LIABILITIES :	987,615,727
IRVING, TX 75015-0000	SURPLUS :	465,539,462
ARGONAUT MIDWEST INS CO	ASSETS :	138,194,748
P O BOX 152007	LIABILITIES :	63,190,074
IRVING, TX 75015	SURPLUS :	75,004,674
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	ASSETS :	772,375,920
225 WYMAN ST	LIABILITIES :	357,144,587
WALTHAM, MA 02154-0000	SURPLUS :	415,231,333
ASSOCIATED INDEMNITY CORP	ASSETS :	103,848,367
777 SAN MARIN DR	LIABILITIES :	51,291,755
NOVATO, CA 94998-0000	SURPLUS :	52,556,612
ASSURANCE COMPANY OF AMERICA	ASSETS :	10,565,783
PO BOX 1185	LIABILITIES :	70,313
BALTIMORE, MD 21203-0000	SURPLUS :	10,495,470
ATLANTA INTERNATIONAL INS CO	ASSETS :	47,107,494
1700 A COMMERCE DR	LIABILITIES :	35,160,995
ATLANTA, GA 30318-0000	SURPLUS :	11,946,499
ATLANTIC INS CO	ASSETS :	17,525,942
PO BOX 1771	LIABILITIES :	8,539,576
DALLAS, TX 75221-0000	SURPLUS :	8,986,365
ATLANTIC MUTUAL INS CO	ASSETS :	492,701,047
45 WALL ST	LIABILITIES :	370,121,026
NEW YORK, NY 10005-0000	SURPLUS :	122,580,021
ATLAS ASSURANCE CO OF AMERICA	ASSETS :	37,149,279
59 JOHN ST	LIABILITIES :	17,344,736
NEW YORK, NY 10038-0000	SURPLUS :	19,804,542
AUTOMOBILE CLUB INS CO	ASSETS :	41,989,264
3590 TWIN CREEKS	LIABILITIES :	25,442,704
COLUMBUS, OH 43204-0000	SURPLUS :	16,546,559
AUTOMOBILE INS CO OF HARTFORD CT	ASSETS :	64,056,323
151 FARMINGTON AVE	LIABILITIES :	33,419,388
HARTFORD, CT 06156-0000	SURPLUS :	30,636,935

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

AVEMCO INS CO	ASSETS :	58,294,337
411 AVIATION WAY	LIABILITIES :	36,539,236
FREDERICK, MD 21701 0000	SURPLUS :	21,755,101
BALBOA INS CO	ASSETS :	146,443,145
PO BOX 1770	LIABILITIES :	85,346,487
NEWPORT BEACH, CA 92663-0000	SURPLUS :	61,096,658
BALTICA SKANDINAVIA REIN C O AMR INC	ASSETS :	36,040,868
111 JOHN ST	LIABILITIES :	19,549,022
NEW YORK, NY 10038-0000	SURPLUS :	16,491,846
BANKERS & SHIPPERS INS CO OF NY	ASSETS :	25,201,194
3060 S CHURCH ST	LIABILITIES :	17,197,282
BURLINGTON, NC 27215-0000	SURPLUS :	8,003,911
BANKERS MULTIPLE LINE INS CO	ASSETS :	68,891,477
9701 W HIGGINS RD	LIABILITIES :	39,252,187
ROSEMONT, IL 60018-0000	SURPLUS :	29,639,290
BANKERS STANDARD INS CO	ASSETS :	84,962,104
1600 ARCH ST	LIABILITIES :	68,517,407
PHILADELPHIA, PA 19101-0000	SURPLUS :	16,444,697
BCS INSURANCE CO	ASSETS :	39,636,315
676 N ST CLAIR ST	LIABILITIES :	15,957,937
CHICAGO, IL 60611-0000	SURPLUS :	23,678,377
BIRMINGHAM FIRE INS CO OF PA	ASSETS :	151,649,129
70 PINE ST	LIABILITIES :	125,251,978
NEW YORK, NY 10270-0000	SURPLUS :	26,397,151
BITUMINOUS CASUALTY CORP	ASSETS :	363,105,084
320-18 ST	LIABILITIES :	301,827,425
ROCK ISLAND, IL 61201-0000	SURPLUS :	61,277,658
BITUMINOUS FIRE & MARINE INS CO	ASSETS :	34,926,147
320-18 ST	LIABILITIES :	20,001,534
ROCK ISLAND, IL 61201-0000	SURPLUS :	14,924,612
BOSTON OLD COLONY INS CO	ASSETS :	52,763,216
180 MAIDEN LANE	LIABILITIES :	38,177,292
NEW YORK, NY 10038-0000	SURPLUS :	14,585,924
BROTHERHOOD MUTUAL INS CO	ASSETS :	16,330,446
PO BOX 2227	LIABILITIES :	10,710,243
FORT WAYNE, IN 46801-0000	SURPLUS :	5,620,202
BUCKEYE UNION INS CO	ASSETS :	954,564,153
PO BOX 1499	LIABILITIES :	784,454,223
COLUMBUS, OH 43216-0000	SURPLUS :	170,109,930

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

CALVERT INS CO	ASSETS :	14,410,129
123 WILLIAM ST	LIABILITIES :	7,304,212
NEW YORK, NY 10038-0000	SURPLUS :	7,105,917
CAMDEN FIRE INS ASN	ASSETS :	326,920,150
414 WALNUT ST	LIABILITIES :	152,485,167
PHILADELPHIA, PA 19106-0000	SURPLUS :	174,434,983
CANAL INS CO	ASSETS :	70,663,787
PO BOX 7	LIABILITIES :	43,623,293
GREENVILLE, SC 29602-0000	SURPLUS :	27,040,493
CANNERS EXCHANGE SUBSCRIBERS	ASSETS :	12,957,541
4300 PETERSON AVE	LIABILITIES :	5,251,352
CHICAGO, IL 60646-0000	SURPLUS :	7,706,189
CAROLINA CASUALTY INS CO	ASSETS :	38,507,168
PO BOX 2575	LIABILITIES :	31,012,064
JACKSONVILLE, FL 32203-0000	SURPLUS :	7,495,104
CARRIERS INS CO	ASSETS :	70,060,660
1400 CARRIERS BLDG	LIABILITIES :	61,912,535
DES MOINES, IA 50307-0000	SURPLUS :	8,148,125
CAVALIER INS CORP	ASSETS :	36,694,564
PO BOX 1771	LIABILITIES :	10,331,539
DALLAS, TX 75221-0000	SURPLUS :	26,363,025
CELINA MUTUAL INS CO	ASSETS :	48,823,360
INSURANCE SQ	LIABILITIES :	36,264,181
CELINA, OH 45822-0000	SURPLUS :	12,559,179
CENGUARD INS CORP	ASSETS :	10,945,935
180 MAIDEN LN 12TH FL	LIABILITIES :	1,322,573
NEW YORK, NY 10038-1000	SURPLUS :	9,623,362
CENTENNIAL INS CO	ASSETS :	163,588,910
45 WALL ST	LIABILITIES :	124,052,981
NEW YORK, NY 10005-0000	SURPLUS :	39,535,929
CENTRAL MUTUAL INS CO	ASSETS :	227,517,302
800 S WASHINGTON ST	LIABILITIES :	173,968,724
VAN WERT, OH 45891-0000	SURPLUS :	53,548,578
CENTRAL NATIONAL INS CO OF OMAHA	ASSETS :	177,569,961
105 S 17 ST	LIABILITIES :	90,316,800
OMAHA, NE 68102-0000	SURPLUS :	87,253,161
CENTURY INDEMNITY CO	ASSETS :	37,003,740
1600 ARCH ST	LIABILITIES :	28,929,797
PHILADELPHIA, PA 19103-0000	SURPLUS :	8,073,943

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

CHARTER OAK FIRE INS CO	ASSETS :	285,956,217
ONE TOWER SQ	LIABILITIES :	233,711,166
HARTFORD, CT 06115-0000	SURPLUS :	52,245,050
CHEROKEE INS CO	ASSETS :	30,058,978
PO BOX 50178	LIABILITIES :	21,405,168
NASHVILLE, TN 37205-0000	SURPLUS :	8,653,810
CHICAGO INS CO	ASSETS :	52,861,381
55 E MONROE ST	LIABILITIES :	36,280,601
CHICAGO, IL 60603-0000	SURPLUS :	16,580,780
CHRISTIANIA GENERAL INS CORP OF NY	ASSETS :	70,007,043
102 WHITE PLAINS RD	LIABILITIES :	46,426,430
TARRYTOWN, NY 10591-0000	SURPLUS :	23,580,612
CHRYSLER INS CO	ASSETS :	54,535,854
900 TOWER DR	LIABILITIES :	11,598,524
TROY, MI 48098	SURPLUS :	42,937,330
CHUBB CUSTOM INS CO	ASSETS :	6,377,250
306 S STATE ST	LIABILITIES :	667,176
WARREN, NJ 07061-1615	SURPLUS :	5,710,074
CHURCH INS CO	ASSETS :	28,350,742
800 SECOND AVE	LIABILITIES :	5,941,689
NEW YORK, NY 10017-0000	SURPLUS :	22,409,052
CHURCH MUTUAL INS CO	ASSETS :	65,620,432
PO BOX 357	LIABILITIES :	37,528,186
MERRILL, WI 54452-0000	SURPLUS :	28,092,245
CIGNA INS CO	ASSETS :	481,799,839
1600 ARCH ST	LIABILITIES :	394,820,935
PHILADELPHIA, PA 19101-0000	SURPLUS :	86,978,904
CIM INS CORP	ASSETS :	32,071,806
3044 W GRAND BLVD	LIABILITIES :	9,093,822
DETROIT, MI 48202-0000	SURPLUS :	22,977,983
CINCINNATI INS CO	ASSETS :	489,796,501
PO BOX 145496	LIABILITIES :	315,050,949
CINCINNATI, OH 45214-0000	SURPLUS :	174,745,551
CITY INS CO	ASSETS :	49,943,098
59 MAIDEN LANE	LIABILITIES :	32,154,736
NEW YORK, NY 10038-0000	SURPLUS :	17,788,362
COLOGNE REINSURANCE CO OF AMERICA	ASSETS :	34,160,904
30 OAK STREET	LIABILITIES :	22,273,935
STAMFORD, CT 06905-0000	SURPLUS :	11,886,969

COLONIAL INS CO OF CA	ASSETS :	46,568,242
PO BOX 32900	LIABILITIES :	39,146,673
COLUMBUS, OH 43232-0000	SURPLUS :	7,421,569
COLONIAL PENN FRANKLIN INS CO	ASSETS :	51,482,923
5 PENN CNTR PLZ	LIABILITIES :	11,648,623
PHILADELPHIA, PA 19181-0000	SURPLUS :	39,834,300
COLONIAL PENN INS CO	ASSETS :	479,287,302
FIVE PENN CENTER PLZ	LIABILITIES :	375,550,953
PHILADELPHIA, PA 19181-0000	SURPLUS :	103,736,349
COMMERCE & INDUSTRY INS CO	ASSETS :	303,466,820
70 PINE ST	LIABILITIES :	250,723,127
NEW YORK, NY 10270-0000	SURPLUS :	52,743,693
COMMERCIAL INS CO OF NEWARK NJ	ASSETS :	228,666,898
180 MAIDEN LANE	LIABILITIES :	183,657,404
NEW YORK, NY 10038-0000	SURPLUS :	45,009,494
COMMERCIAL LOAN INS CORP	ASSETS :	44,818,683
PO BOX 756	LIABILITIES :	25,549,720
MILWAUKEE, WI 53201-0000	SURPLUS :	19,268,963
COMMERCIAL MORTGAGE INS INC	ASSETS :	8,638,213
PO BOX 7066	LIABILITIES :	2,788,699
MADISON, WI 53707-0000	SURPLUS :	5,849,514
COMMERCIAL UNION INS CO	ASSETS :	1,307,219,376
ONE BEACON ST	LIABILITIES :	1,043,268,675
BOSTON, MA 02108-0000	SURPLUS :	263,950,701
COMMONWEALTH MORTGAGE ASSUR CO OF MD	ASSETS :	14,705,903
8 PENN CENTER PLZ #300	LIABILITIES :	7,739,043
PHILADELPHIA, PA 19103-0000	SURPLUS :	6,966,860
COMPASS INS CO	ASSETS :	167,145,708
1221 RIVER BEND DR	LIABILITIES :	137,993,603
DALLAS, TX 75247-0000	SURPLUS :	29,152,105
CONNECTICUT INDEMNITY CO	ASSETS :	73,355,092
PO BOX 420	LIABILITIES :	56,215,568
HARTFORD, CT 06141-0000	SURPLUS :	17,139,524
CONSOLIDATED AMERICAN INS CO	ASSETS :	47,774,749
PO BOX 1	LIABILITIES :	30,337,733
COLUMBIA, SC 29202-0000	SURPLUS :	17,437,016
CONSTELLATION REINSURANCE CO	ASSETS :	141,585,440
130 JOHN ST	LIABILITIES :	103,135,844
NEW YORK, NY 10038-0000	SURPLUS :	38,449,596

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

CONSTITUTION REINSURANCE CORP	ASSETS :	197,145,302
110 WILLIAMS ST	LIABILITIES :	143,202,724
NEW YORK, NY 10038-0000	SURPLUS :	53,942,578
CONTINENTAL CASUALTY CO	ASSETS :	4,278,763,929
PO BOX 1236	LIABILITIES :	3,236,308,074
MILWAUKEE, WI 53201-0000	SURPLUS :	1,042,455,855
CONTINENTAL INS CO	ASSETS :	1,220,692,570
180 MAIDEN LANE	LIABILITIES :	998,884,409
NEW YORK, NY 10038-0000	SURPLUS :	221,808,161
COPENHAGEN REINSURANCE CO OF AMERICA	ASSETS :	22,202,083
70 PINE ST	LIABILITIES :	10,460,654
NEW YORK, NY 10270-0000	SURPLUS :	11,741,430
CREDIT GENERAL INS CO	ASSETS :	11,902,017
PO BOX 1020	LIABILITIES :	7,811,844
SPRINGFIELD, OH 45501-0000	SURPLUS :	4,090,173
CRITERION INS CO	ASSETS :	126,152,871
1020-17 ST NW	LIABILITIES :	80,141,247
WASHINGTON, DC 20047-0000	SURPLUS :	46,011,624
CUMIS INS SOCIETY INC	ASSETS :	140,045,902
PO BOX 1084	LIABILITIES :	109,646,809
MADISON, WI 53701-0000	SURPLUS :	30,399,093
DAIRYLAND INS CO	ASSETS :	345,999,857
PO BOX 29410	LIABILITIES :	252,104,937
SCOTTSDALE, AZ 85252-0000	SURPLUS :	93,894,919
DEPENDABLE INS CO INC	ASSETS :	48,687,176
PO BOX 19030	LIABILITIES :	30,920,453
JACKSONVILLE, FL 32245-9030	SURPLUS :	17,766,723
DIXIE INS CO	ASSETS :	13,901,664
2204 LAKESHORE DR	LIABILITIES :	8,009,902
BIRMINGHAM, AL 35209-0000	SURPLUS :	5,891,762
EAGLE STAR INS CO OF AMERICA	ASSETS :	79,461,460
111 JOHN ST	LIABILITIES :	55,054,240
NEW YORK, NY 10038-0000	SURPLUS :	24,407,220
EARLY AMERICAN INS CO	ASSETS :	40,535,446
PO BOX 390	LIABILITIES :	28,584,595
FORT WORTH, TX 76101-0000	SURPLUS :	11,950,851
EASTERN INDEMNITY CO OF MARYLAND	ASSETS :	11,227,705
6001 MONTROSE RD #500	LIABILITIES :	4,977,993
ROCKVILLE, MD 20850-0000	SURPLUS :	6,249,712

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

ELECTRIC INS CO	ASSETS :	46,662,682
715 LYNNWAY	LIABILITIES :	23,909,651
LYNN, MA 01905-0000	SURPLUS :	22,753,031
ELECTRIC MUTUAL LIABILITY INS CO	ASSETS :	491,886,032
715 LYNNWAY	LIABILITIES :	395,082,854
LYNN, MA 01905-0000	SURPLUS :	96,803,177
EMMCO INS CO	ASSETS :	41,781,794
PO BOX 660028	LIABILITIES :	25,881,693
DALLAS, TX 75266-0028	SURPLUS :	15,900,101
EMPIRE FIRE & MAR INS CO	ASSETS :	96,418,272
1624 DOUGLAS ST	LIABILITIES :	81,891,126
OMAHA, NE 68102-0000	SURPLUS :	14,527,146
EMPLOYERS CASUALTY CO	ASSETS :	492,934,065
PO BOX 2759	LIABILITIES :	340,280,678
DALLAS, TX 75221-0000	SURPLUS :	152,653,387
EMPLOYERS FIRE INS CO	ASSETS :	194,200,054
1 BEACON ST	LIABILITIES :	153,853,142
BOSTON, MA 02108-0000	SURPLUS :	40,346,912
EMPLOYERS INS OF WAUSAU A MUTUAL CO	ASSETS :	2,493,560,380
2000 WESTWOOD DR	LIABILITIES :	1,983,034,374
WAUSAU, WI 54401-0000	SURPLUS :	510,526,006
EMPLOYERS MUTUAL CAS CO	ASSETS :	391,150,487
PO BOX 712	LIABILITIES :	277,878,389
DES MOINES, IA 50303-0000	SURPLUS :	113,272,098
EMPLOYERS REINSURANCE CORP	ASSETS :	1,565,558,017
PO BOX 369	LIABILITIES :	1,136,847,327
OSAGE BEACH, MO 65065-0000	SURPLUS :	428,710,690
ENTERPRISE INSURANCE CO	ASSETS :	63,681,588
2600 WILSHIRE BLVD	LIABILITIES :	43,214,838
LOS ANGELES, CA 90057-0000	SURPLUS :	20,466,750
ERIE INS CO	ASSETS :	5,094,143
100 ERIE INS PL	LIABILITIES :	240,019
ERIE, PA 16530-0000	SURPLUS :	4,854,124
ERIE INS EXCHANGE	ASSETS :	737,696,951
100 ERIE INS PL	LIABILITIES :	537,642,753
ERIE, PA 16530-0000	SURPLUS :	200,054,198
EXCALIBUR INS CO	ASSETS :	29,174,996
PO BOX 115003	LIABILITIES :	26,135,511
CARROLLTON, TX 75011-0000	SURPLUS :	3,039,484

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

EXCEL INS CO	ASSETS :	8,000,603
PO BOX 990	LIABILITIES :	229,579
MINNEAPOLIS, MN 55440-0000	SURPLUS :	7,771,024
EXCESS MUTUAL REINSURANCE CO	ASSETS :	13,159,346
3 MELLON BANK CENTER	LIABILITIES :	7,028,249
PHILADELPHIA, PA 19102-2499	SURPLUS :	6,131,097
FARM FAMILY MUTUAL INS CO	ASSETS :	53,364,237
PO BOX 656	LIABILITIES :	38,228,883
ALBANY, NY 12201-0000	SURPLUS :	15,135,354
FARMERS RELIANCE INS CO OF NJ	ASSETS :	50,631,359
PO BOX 6426	LIABILITIES :	26,512,935
LAWRENCEVILLE, NJ 08648-0000	SURPLUS :	24,118,424
FEDERAL INS CO	ASSETS :	1,612,219,214
PO BOX 1615	LIABILITIES :	1,268,313,465
WARREN, NJ 07061-1615	SURPLUS :	343,905,749
FEDERAL KEMPER INS CO	ASSETS :	128,756,204
2001 E MOUND RD	LIABILITIES :	98,496,581
DECATUR, IL 62526-0000	SURPLUS :	30,259,623
FEDERATED MUTUAL INS CO	ASSETS :	509,563,520
129 E BROADWAY	LIABILITIES :	312,846,687
OWATONNA, MN 55060-0000	SURPLUS :	196,716,833
FEDERATED REINSURANCE CORP	ASSETS :	57,566,839
242 OLD NEW BRUNSWICK	LIABILITIES :	46,503,120
PISCATAWAY, NJ 08854-0000	SURPLUS :	11,063,719
FIDELITY & CASUALTY CO OF NY	ASSETS :	434,412,374
180 MAIDEN LANE	LIABILITIES :	342,767,903
NEW YORK, NY 10038-0000	SURPLUS :	91,644,471
FIDELITY & DEPOSIT CO OF MARYLAND	ASSETS :	268,340,063
CHAS & LEXINGTON STS	LIABILITIES :	124,678,885
BALTIMORE, MD 21203-0000	SURPLUS :	143,661,178
FIDELITY & GUARANTY INS CO	ASSETS :	8,290,788
PO BOX 1138	LIABILITIES :	58,100
BALTIMORE, MD 21203-0000	SURPLUS :	8,232,688
FIDELITY & GUARANTY INS UDWRS INC	ASSETS :	41,634,526
PO BOX 1138	LIABILITIES :	1,956,203
BALTIMORE, MD 21203-0000	SURPLUS :	39,678,324
FINANCIAL GUARANTY INS CO	ASSETS :	86,300,194
551 FIFTH AVE	LIABILITIES :	12,910,202
NEW YORK, NY 10017-0000	SURPLUS :	73,389,992

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

FIRE & CASUALTY INS CO OF CT	ASSETS :	62,136,948
PO BOX 420	LIABILITIES :	55,518,805
HARTFORD, CT 06141-0000	SURPLUS :	6,618,143
FIREMANS FUND INS CO	ASSETS :	4,084,010,320
777 SAN MARIN DR	LIABILITIES :	3,306,920,022
NOVATO, CA 94998-0000	SURPLUS :	777,090,297
FIREMENS INS CO OF NEWARK NJ	ASSETS :	1,253,921,037
180 MAIDEN LANE	LIABILITIES :	996,253,232
NEW YORK, NY 10038-0000	SURPLUS :	257,667,805
FIRST GENERAL INS CO	ASSETS :	28,092,694
PO BOX 41310	LIABILITIES :	3,724,263
JACKSONVILLE, FL 32203-0000	SURPLUS :	24,368,431
FIRST NATIONAL INS CO OF AMERICA	ASSETS :	79,910,956
SAFECO PLZ	LIABILITIES :	43,921,037
SEATTLE, WA 98185-0000	SURPLUS :	35,989,918
FLORISTS MUTUAL INS CO	ASSETS :	36,445,310
500 ST LOUIS ST	LIABILITIES :	16,814,099
EDWARDSVILLE, IL 62025-0000	SURPLUS :	19,631,210
FOREMOST GUARANTY CORP	ASSETS :	40,637,910
PO BOX 2450	LIABILITIES :	25,595,492
GRAND RAPIDS, MI 49501-0000	SURPLUS :	15,042,418
FOREMOST INS CO	ASSETS :	349,859,606
PO BOX 2450	LIABILITIES :	258,281,876
GRAND RAPIDS, MI 49501-0000	SURPLUS :	91,577,730
FORUM INS CO	ASSETS :	58,339,190
200 N MARTINGALE RD	LIABILITIES :	32,258,172
SCHAUMBURG, IL 60194-0000	SURPLUS :	26,081,018
GALAXY REINSURANCE CO	ASSETS :	9,219,612
130 JOHN ST	LIABILITIES :	3,731,582
NEW YORK, NY 10038-0000	SURPLUS :	5,488,030
GEICO GENERAL INS CO	ASSETS :	15,911,459
GEICO PLZ	LIABILITIES :	537,834
WASHINGTON, DC 20076-0000	SURPLUS :	15,373,624
GEN ELEC MORTGAGE INS CORP OF NC	ASSETS :	112,712,104
PO BOX 177880	LIABILITIES :	85,119,700
RALEIGH, NC 27619-0000	SURPLUS :	27,592,404
GENERAL ACCIDENT INS CO OF AMERICA	ASSETS :	1,476,337,878
414 WALNUT ST	LIABILITIES :	980,031,931
PHILADELPHIA, PA 19106-0000	SURPLUS :	496,305,947

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

GENERAL ELECTRIC MORTGAGE INS CORP
PO BOX 177800
RALEIGH, NC 27619-0000
ASSETS : 80,262,957
LIABILITIES : 23,014,732
SURPLUS : 57,248,224

GENERAL I C OF TRIESTE & VENICE USBR
60 BROAD ST
NEW YORK, NY 10004-0000
ASSETS : 54,985,628
LIABILITIES : 36,703,114
SURPLUS : 18,282,511

GENERAL INS CO OF AMERICA
SAFECO PLZ
SEATTLE, WA 98185-0000
ASSETS : 567,151,790
LIABILITIES : 392,471,930
SURPLUS : 174,679,860

GENERAL REINSURANCE CORP
600 STEAMBOAT RD
GREENWICH, CT 06830-0000
ASSETS : 3,515,013,195
LIABILITIES : 2,765,305,053
SURPLUS : 749,708,142

GENERAL SECURITY ASR CORP OF NY
127 JOHN ST
NEW YORK, NY 10038-0000
ASSETS : 29,989,824
LIABILITIES : 18,088,003
SURPLUS : 11,901,821

GERLING GLOBAL REI CORP OF US BR
717 FIFTH AVE
NEW YORK, NY 10022-0000
ASSETS : 124,958,013
LIABILITIES : 87,888,465
SURPLUS : 37,069,548

GLENS FALLS INS CO
180 MAIDEN LANE
NEW YORK, NY 10038-0000
ASSETS : 87,769,032
LIABILITIES : 74,351,034
SURPLUS : 13,417,998

GLOBE INDEMNITY CO
150 WILLIAM ST
NEW YORK, NY 10038-0000
ASSETS : 592,082,225
LIABILITIES : 462,195,422
SURPLUS : 129,886,802

GOODVILLE MUTUAL CAS CO
625 W MAIN ST
NEW HOLLAND, PA 17557-0000
ASSETS : 8,657,006
LIABILITIES : 6,114,146
SURPLUS : 2,542,860

GOVERNMENT EMPLOYEES INS CO
GEICO PLAZA
WASHINGTON, DC 20076-0000
ASSETS : 1,443,150,959
LIABILITIES : 983,344,678
SURPLUS : 459,806,280

GRANGERS MUTUAL INS CO
31 W MAIN ST
MIDDLETOWN, MD 21769-0000
ASSETS : 5,544,385
LIABILITIES : 2,805,707
SURPLUS : 2,738,678

GRANITE STATE INS CO
PO BOX 30115
LANSING, MI 48909-0000
ASSETS : 7,958,420
LIABILITIES : 1,100,735
SURPLUS : 6,857,685

GREAT AMERICAN INS CO
580 WALNUT ST
CINCINNATI, OH 45202-0000
ASSETS : 1,582,297,449
LIABILITIES : 1,152,976,950
SURPLUS : 429,320,499

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

GREAT CENTRAL INS CO
3625 N SHERIDAN RD
PEORIA, IL 61633-0000
ASSETS : 94,283,081
LIABILITIES : 49,386,522
SURPLUS : 44,896,559

GREAT GLOBAL ASR CO
7575 E MAIN ST
SCOTTSDALE, AZ 85252-0000
ASSETS : 10,045,486
LIABILITIES : 2,412,612
SURPLUS : 7,632,874

GREAT NORTHERN INS CO
PO BOX 1615
WARREN, NJ 07061-1615
ASSETS : 100,633,963
LIABILITIES : 81,101,902
SURPLUS : 19,532,061

GREAT WEST CASUALTY CO
1100 W 29 ST
SOUTH SIOUX CITY, NE 68776-0000
ASSETS : 73,881,971
LIABILITIES : 52,494,104
SURPLUS : 21,387,867

GREATER NEW YORK MUTUAL INS CO
215 LEXINGTON AVE
NEW YORK, NY 10016-0000
ASSETS : 198,912,872
LIABILITIES : 132,220,732
SURPLUS : 66,692,140

GUARANTEE INS CO
PO BOX 681
PRINCETON, NJ 08540-0000
ASSETS : 55,106,747
LIABILITIES : 50,061,582
SURPLUS : 5,045,165

GUILDERLAND MUTUAL REINSURANCE CO
BETHLEHEM CT
DELMAR, NY 12054-0000
ASSETS : 14,059,595
LIABILITIES : 8,640,724
SURPLUS : 5,418,870

GULF INSURANCE CO
PO BOX 1771
DALLAS, TX 75221-0000
ASSETS : 232,006,137
LIABILITIES : 123,133,386
SURPLUS : 108,872,751

HANOVER INS CO
440 LINCOLN ST
WORCESTER, MA 01605-0000
ASSETS : 784,630,934
LIABILITIES : 535,119,543
SURPLUS : 249,511,391

HANSA REINSURANCE CO OF AMERICA
127 JOHN ST
NEW YORK, NY 10038-0000
ASSETS : 14,428,010
LIABILITIES : 4,389,340
SURPLUS : 10,038,670

HARBOR INS CO
4201 WILSHIRE BLVD
LOS ANGELES, CA 90010-0000
ASSETS : 230,204,801
LIABILITIES : 111,296,646
SURPLUS : 118,908,155

HARCO NATIONAL INS CO
PO BOX 94309
SCHAUMBURG, IL 60194-0000
ASSETS : 31,671,733
LIABILITIES : 16,584,583
SURPLUS : 15,087,150

HARFORD MUTUAL INS CO
200 N MAIN ST
BEL AIR, MD 21014-0000
ASSETS : 35,974,496
LIABILITIES : 20,966,348
SURPLUS : 15,008,148

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

HARLEYSVILLE MUTUAL INS CO	ASSETS :	496,604,548
355 MAPLE AVE	LIABILITIES :	367,603,797
HARLEYSVILLE, PA 19438-0000	SURPLUS :	129,000,750
HARTFORD ACCIDENT & INDEMNITY CO	ASSETS :	2,981,585,615
HARTFORD PLZ	LIABILITIES :	2,071,893,918
HARTFORD, CT 06115-0000	SURPLUS :	909,691,697
HARTFORD CASUALTY INS CO	ASSETS :	366,479,705
HARTFORD PLZ	LIABILITIES :	286,030,096
HARTFORD, CT 06115-0000	SURPLUS :	80,449,609
HARTFORD FIRE INS CO	ASSETS :	3,524,886,828
HARTFORD PLZ	LIABILITIES :	2,146,239,578
HARTFORD, CT 06115-0000	SURPLUS :	1,378,647,250
HARTFORD SM BOIL INSPECTION & INS	ASSETS :	323,320,517
ONE STATE ST	LIABILITIES :	141,885,831
HARTFORD, CT 06102-0000	SURPLUS :	181,434,686
HERITAGE MUTUAL INS CO	ASSETS :	114,469,199
2300 KOHLER MEM DR	LIABILITIES :	87,920,947
SHEBOYGAN, WI 53081-0000	SURPLUS :	26,548,252
HIGHLANDS INS CO	ASSETS :	544,851,580
600 JEFFERSON ST	LIABILITIES :	349,339,378
HOUSTON, TX 77002-0000	SURPLUS :	195,512,202
HOME & AUTOMOBILE INS CO	ASSETS :	34,790,096
111 W JACKSON BLVD	LIABILITIES :	21,138,516
CHICAGO, IL 60604-0000	SURPLUS :	13,651,580
HOME INDEMNITY CO	ASSETS :	442,552,767
59 MAIDEN LN	LIABILITIES :	355,199,234
NEW YORK, NY 10038-0000	SURPLUS :	87,353,533
HOME INS CO	ASSETS :	3,440,268,259
59 MAIDEN LN	LIABILITIES :	2,743,801,875
NEW YORK, NY 10038-0000	SURPLUS :	696,466,383
HORACE MANN INS CO	ASSETS :	208,761,981
1 HORACE MANN PLZ	LIABILITIES :	150,287,051
SPRINGFIELD, IL 62715-0000	SURPLUS :	58,474,930
IDEAL MUTUAL INS CO	ASSETS :	160,886,527
260 MADISON AVE	LIABILITIES :	148,905,522
NEW YORK, NY 10016-0000	SURPLUS :	11,981,005
ILLINOIS NATIONAL INS CO	ASSETS :	13,595,341
133 S FOURTH ST	LIABILITIES :	6,200
SPRINGFIELD, IL 62701-0000	SURPLUS :	13,589,141

IMPERIAL CASUALTY & INDEMNITY CO	ASSETS :	119,045,591
306 S 15 ST	LIABILITIES :	74,810,043
OMAHA, NE 68102-0000	SURPLUS :	44,235,548
INA REINSURANCE CO	ASSETS :	741,492,344
ONE FRANKLIN PLZ	LIABILITIES :	599,099,216
PHILADELPHIA, PA 19102-0000	SURPLUS :	142,393,128
INDEMNITY INS CO OF NORTH AMERICA	ASSETS :	153,245,873
1600 ARCH ST	LIABILITIES :	123,114,422
PHILADELPHIA, PA 19101-0000	SURPLUS :	30,131,451
INDIANA LUMBERMENS MUTUAL INS CO	ASSETS :	66,492,429
PO BOX 68600	LIABILITIES :	54,590,748
INDIANAPOLIS, IN 46268-0000	SURPLUS :	11,901,680
INS CO OF NORTH AMERICA	ASSETS :	3,440,871,522
1600 ARCH ST	LIABILITIES :	2,801,659,244
PHILADELPHIA, PA 19103-0000	SURPLUS :	639,212,278
INS CO OF THE STATE OF PA	ASSETS :	304,138,087
70 PINE ST	LIABILITIES :	250,675,169
NEW YORK, NY 10270-0000	SURPLUS :	53,462,918
INS CORPORATION OF AMERICA	ASSETS :	48,252,974
PO BOX 56308	LIABILITIES :	39,563,662
HOUSTON, TX 77256-0000	SURPLUS :	8,689,312
INTEGON INDEMNITY CORP	ASSETS :	28,883,756
PO BOX 3199	LIABILITIES :	22,029,433
WINSTON-SALEM, NC 27152-0000	SURPLUS :	6,854,323
INTEGON MORTGAGE GUARANTY CORP	ASSETS :	7,081,506
500 W FIFTH ST	LIABILITIES :	2,910,596
WINSTON-SALEM, NC 27152-0000	SURPLUS :	4,170,910
INTEGRITY INS CO	ASSETS :	77,450,277
MACK CENTRE DR	LIABILITIES :	52,076,473
PARAMUS, NJ 07652-0000	SURPLUS :	25,373,804
INTERNATIONAL INS CO	ASSETS :	200,509,884
233 S WACKER DR	LIABILITIES :	179,755,413
CHICAGO, IL 60606-0000	SURPLUS :	20,754,471
INVESTORS MORTGAGE INS CO	ASSETS :	128,888,054
PO BOX 570	LIABILITIES :	113,418,548
BOSTON, MA 02102	SURPLUS :	15,469,506
ITT LYNDON PROPERTY INS CO	ASSETS :	60,740,450
12555 MANCHESTER RD	LIABILITIES :	44,037,829
ST LOUIS, MO 63131-0000	SURPLUS :	16,702,621

JC PENNEY CASUALTY INS CO	ASSETS :	320,502,151
800 BROOKSEDGE BLVD	LIABILITIES :	139,351,919
WESTERVILLE, OH 43081-0000	SURPLUS :	181,150,232
JEFFERSON INS CO OF NY	ASSETS :	57,884,806
ONE PARK AVE	LIABILITIES :	41,633,953
NEW YORK, NY 10016-0000	SURPLUS :	16,250,853
JEWELERS MUTUAL INS CO	ASSETS :	11,066,981
PO BOX 468	LIABILITIES :	6,585,725
NEENAH, WI 54956-0000	SURPLUS :	4,481,255
JOHN DEERE INS CO	ASSETS :	170,749,381
34 AVE & 80 ST	LIABILITIES :	109,352,588
MOLINE, IL 61265-0000	SURPLUS :	61,396,792
JOHN HANCOCK PROP & CAS INS CO	ASSETS :	5,004,321
PO BOX 111	LIABILITIES :	38,289
BOSTON, MA 02117-0000	SURPLUS :	4,966,032
KANSAS CITY FIRE & MARINE INS CO	ASSETS :	46,179,494
180 MAIDEN LANE	LIABILITIES :	36,809,920
NEW YORK, NY 10038-0000	SURPLUS :	9,369,574
KEMPER REINSURANCE CO	ASSETS :	514,632,646
	LIABILITIES :	388,881,090
LONG GROVE, IL 60049-0000	SURPLUS :	125,751,556
KENTUCKY CENTRAL INS CO	ASSETS :	11,000,161
KINCAID TOWERS	LIABILITIES :	7,734,551
LEXINGTON, KY 40507-0000	SURPLUS :	3,265,610
LIBERTY MORTGAGE INS CORP	ASSETS :	13,186,511
PO BOX 7063	LIABILITIES :	2,195,130
MADISON, WI 53707-0000	SURPLUS :	10,991,381
LIBERTY MUTUAL FIRE INS CO	ASSETS :	787,296,235
175 BERKELEY ST	LIABILITIES :	627,532,962
BOSTON, MA 02117-0000	SURPLUS :	159,763,273
LIBERTY MUTUAL INS CO	ASSETS :	6,972,150,226
175 BERKELEY ST	LIABILITIES :	5,678,963,465
BOSTON, MA 02117-0000	SURPLUS :	1,293,186,761
LINCOLN NATIONAL HEALTH & CAS INS CO	ASSETS :	23,388,506
1300 S CLINTON ST	LIABILITIES :	14,586,327
FORT WAYNE, IN 46801-0000	SURPLUS :	8,802,180
LITITZ MUTUAL INS CO	ASSETS :	32,331,681
2 N BROAD ST	LIABILITIES :	10,623,755
LITITZ, PA 17543-0000	SURPLUS :	21,707,926

LONDON GUARANTEE & ACCIDENT CO OF NY	ASSETS :	112,448,932
180 MAIDEN LANE	LIABILITIES :	77,845,923
NEW YORK, NY 10038-0000	SURPLUS :	34,603,009
LUMBERMENS MUTUAL CAS CO	ASSETS :	2,296,891,133
	LIABILITIES :	1,316,706,175
LONG GROVE, IL 60049-0000	SURPLUS :	980,184,958
LUMBERMENS MUTUAL INS CO	ASSETS :	101,412,168
900 SPRINGMILL RD	LIABILITIES :	78,932,958
MANSFIELD, OH 44906-0000	SURPLUS :	22,479,209
LUMBERMENS UNDERWRITING ALLIANCE	ASSETS :	119,313,121
2501 N MILITARY TRAIL	LIABILITIES :	65,253,077
BOCA RATON, FL 33431-0000	SURPLUS :	54,060,044
MARYLAND CASUALTY CO	ASSETS :	2,062,303,794
PO BOX 1228	LIABILITIES :	1,458,868,907
BALTIMORE, MD 21203-0000	SURPLUS :	603,434,886
MASSACHUSETTS BAY INS CO	ASSETS :	7,339,938
440 LINCOLN ST	LIABILITIES :	95,270
WORCESTER, MA 01605-0000	SURPLUS :	7,244,668
MASSACHUSETTS PLATE GLASS INS CO	ASSETS :	8,322,250
18 TREMONT ST	LIABILITIES :	5,199,432
BOSTON, MA 02108-0000	SURPLUS :	3,122,818
MEAD REINSURANCE CORP	ASSETS :	57,361,802
6 NORTH MAIN ST	LIABILITIES :	31,685,703
DAYTON, OH 45402-0000	SURPLUS :	25,676,099
MERCANTILE & GEN REI CO OF AMERICA	ASSETS :	70,037,605
310 MADISON AVE	LIABILITIES :	42,865,565
MORRISTOWN, NJ 07960-0000	SURPLUS :	27,172,040
MERCHANTS & BUSINESS MENS M I C	ASSETS :	18,989,934
PO BOX 1633	LIABILITIES :	8,138,555
HARRISBURG, PA 17105-0000	SURPLUS :	10,851,379
MERCHANTS PROPERTY INS CO OF IN	ASSETS :	14,224,769
1715 N MERIDIAN ST	LIABILITIES :	2,336,639
INDIANAPOLIS, IN 46202-0000	SURPLUS :	11,888,130
METROPOLITAN CASUALTY INS CO	ASSETS :	10,138,217
700 QUAKER LN	LIABILITIES :	2,313,497
WARWICK, RI 02887-0000	SURPLUS :	7,824,720
METROPOLITAN GENERAL INS CO	ASSETS :	5,125,304
700 QUAKER LN	LIABILITIES :	680,230
WARWICK, RI 02887-0000	SURPLUS :	4,445,074

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

METROPOLITAN PROPERTY & LIAB INS CO	ASSETS :	1,317,528,817
700 QUAKER LN	LIABILITIES :	1,134,947,788
WARWICK, RI 02887-0000	SURPLUS :	182,581,029
MIC GENERAL INS CORP	ASSETS :	24,341,094
3044 W GRAND BLVD	LIABILITIES :	15,252,219
DETROIT, MI 48202-0000	SURPLUS :	9,088,875
MIC PROPERTY & CASUALTY INS CORP	ASSETS :	60,392,884
3044 W GRAND BLVD	LIABILITIES :	43,055,964
DETROIT, MI 48202-0000	SURPLUS :	17,336,920
MICHIGAN MUTUAL INS CO	ASSETS :	666,752,039
28 W ADAMS AVE	LIABILITIES :	519,117,525
DETROIT, MI 48226-0000	SURPLUS :	147,634,514
MID AMERICAN FIRE & CAS CO	ASSETS :	41,525,597
1700 EDISON DR	LIABILITIES :	32,351,753
MILFORD, OH 45150-0000	SURPLUS :	9,173,844
MIDLAND INS CO	ASSETS :	173,582,834
160 WATER ST	LIABILITIES :	115,510,555
NEW YORK, NY 10038-0000	SURPLUS :	58,072,279
MIDWEST MUTUAL INS CO	ASSETS :	26,765,733
1111 W ASHWORTH RD	LIABILITIES :	17,025,139
WEST DES MOINES, IA 50265-0000	SURPLUS :	9,740,593
MIDWESTERN INDEMNITY CO	ASSETS :	83,964,164
1700 EDISON DR	LIABILITIES :	57,463,186
MILFORD, OH 45150-0000	SURPLUS :	26,500,978
MILLERS MUTUAL INS CO	ASSETS :	19,957,808
PO BOX 1246	LIABILITIES :	5,472,370
HARRISBURG, PA 17108-0000	SURPLUS :	14,485,438
MILLERS NATIONAL INS CO	ASSETS :	25,153,171
29 N WACKER DR	LIABILITIES :	15,995,996
CHICAGO, IL 60606-0000	SURPLUS :	9,157,174
MINNEHOMA INS CO	ASSETS :	41,054,049
7050 S YALE	LIABILITIES :	25,059,729
TULSA, OK 74145-0000	SURPLUS :	15,994,320
MISSION INS CO	ASSETS :	596,081,484
2600 WILSHIRE BLVD	LIABILITIES :	362,747,871
LOS ANGELES, CA 90057-0000	SURPLUS :	233,333,613
MISSION NATIONAL INS CO	ASSETS :	259,575,825
2600 WILSHIRE BLVD	LIABILITIES :	154,937,232
LOS ANGELES, CA 90057-0000	SURPLUS :	104,638,593

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

MONARCH INS CO OF OH	ASSETS :	68,487,252
19 RECTOR ST	LIABILITIES :	49,394,378
NEW YORK, NY 10006-0000	SURPLUS :	19,092,873
MONTGOMERY MUTUAL INS CO	ASSETS :	30,286,077
17810 MEETING HOUSE RD	LIABILITIES :	15,722,593
SANDY SPRING, MD 20860-0000	SURPLUS :	14,563,484
MONY REINSURANCE CORP	ASSETS :	134,743,466
127 JOHN ST	LIABILITIES :	83,040,496
NEW YORK, NY 10038-0000	SURPLUS :	51,702,970
MORRISON ASSURANCE CO INC	ASSETS :	39,192,504
PO BOX 160387	LIABILITIES :	29,291,897
MOBILE, AL 36616-0000	SURPLUS :	9,900,607
MORTGAGE GUARANTY INS CORP	ASSETS :	963,006,147
PO BOX 756	LIABILITIES :	769,352,179
MILWAUKEE, WI 53201-0000	SURPLUS :	193,653,967
MOTORISTS MUTUAL INS CO	ASSETS :	266,015,991
471 E BROAD ST	LIABILITIES :	200,129,165
COLUMBUS, OH 43215-0000	SURPLUS :	65,886,825
MOTORS INS CORP	ASSETS :	1,271,940,793
3044 W GRAND BLVD	LIABILITIES :	867,367,456
DETROIT, MI 48202-0000	SURPLUS :	404,573,337
MUNICH REINSURANCE CO US BR	ASSETS :	225,225,551
560 LEXINGTON AVE	LIABILITIES :	164,953,480
NEW YORK, NY 10022-0000	SURPLUS :	60,272,071
MUTUAL PROTECTIVE INS CO	ASSETS :	36,052,940
4625 FARNHAM ST	LIABILITIES :	24,428,444
OMAHA, NE 68132-0000	SURPLUS :	11,624,495
MUTUAL SERVICE CAS INS CO	ASSETS :	169,289,212
PO BOX 43035	LIABILITIES :	124,447,836
ST PAUL, MN 55164-0000	SURPLUS :	44,841,376
NATIONAL AMERICAN INS CO	ASSETS :	54,580,463
PO BOX 3800	LIABILITIES :	37,383,828
OMAHA, NE 68103-0000	SURPLUS :	17,196,635
NATIONAL AMERICAN INS CO OF NY	ASSETS :	61,585,548
PO BOX 3800	LIABILITIES :	41,784,272
OMAHA, NE 68103-0000	SURPLUS :	19,801,276
NATIONAL BONDING & ACCIDENT INS CO	ASSETS :	5,382,455
520 BROAD ST	LIABILITIES :	2,735,275
NEWARK, NJ 07101-0000	SURPLUS :	2,647,180

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

NATIONAL CASUALTY CO	ASSETS :	135,593,289
PO BOX 464	LIABILITIES :	93,682,303
SOUTHFIELD, MI 48037-0000	SURPLUS :	41,910,985
NATIONAL CHIROPRACTIC MUTUAL INS CO	ASSETS :	23,398,221
2840 INGERSOL AVE	LIABILITIES :	14,769,181
DES MOINES, IA 50312-0000	SURPLUS :	8,629,040
NATIONAL FIRE INS CO OF HARTFORD	ASSETS :	817,506,077
PO BOX 1236	LIABILITIES :	728,874,002
MILWAUKEE, WI 53201-0000	SURPLUS :	88,632,075
NATIONAL GENERAL INS CO	ASSETS :	50,034,123
PO BOX 10155	LIABILITIES :	35,817,963
ST LOUIS, MO 63145-0000	SURPLUS :	14,216,160
NATIONAL GRANGE MUTUAL INS CO	ASSETS :	187,610,102
55 WEST ST	LIABILITIES :	139,005,805
KEENE, NH 03431-0000	SURPLUS :	48,604,297
NATIONAL INDEMNITY CO	ASSETS :	808,060,839
3024 HARNEY ST	LIABILITIES :	157,195,422
OMAHA, NE 68131-0000	SURPLUS :	650,865,417
NATIONAL INS UNDERWRITERS	ASSETS :	11,835,945
PO BOX 10155	LIABILITIES :	9,052,639
ST LOUIS, MO 63145-0000	SURPLUS :	2,783,305
NATIONAL MUTUAL INS CO	ASSETS :	44,320,137
INSURANCE SQ	LIABILITIES :	34,476,642
CELINA, OH 45822-0000	SURPLUS :	9,843,494
NATIONAL PROPERTY OWNERS INS CO	ASSETS :	12,048,867
AM GENERAL CTR	LIABILITIES :	7,128,298
NASHVILLE, TN 37250-0000	SURPLUS :	4,920,569
NATIONAL REINSURANCE CORP	ASSETS :	305,746,556
PO BOX 10167	LIABILITIES :	231,446,856
STAMFORD, CT 06904 2167	SURPLUS :	74,299,703
NATIONAL SURETY CORP	ASSETS :	398,070,195
200 W MONROE	LIABILITIES :	313,369,783
CHICAGO, IL 60606-0000	SURPLUS :	84,700,411
NATIONAL UNION FIRE INS CO OF PITTSB	ASSETS :	1,235,360,288
70 PINE ST	LIABILITIES :	1,058,584,651
NEW YORK, NY 10270-0000	SURPLUS :	176,775,637
NATIONWIDE MUTUAL FIRE INS CO	ASSETS :	611,384,638
ONE NATIONWIDE PLZ	LIABILITIES :	395,409,953
COLUMBUS, OH 43216-0000	SURPLUS :	215,974,684

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

NATIONWIDE MUTUAL INS CO	ASSETS :	3,757,427,697
ONE NATIONWIDE PLZ	LIABILITIES :	2,479,583,604
COLUMBUS, OH 43216-0000	SURPLUS :	1,317,844,093
NATIONWIDE PROPERTY & CAS INS CO	ASSETS :	7,829,142
ONE NATIONWIDE PLZ	LIABILITIES :	14,000
COLUMBUS, OH 43216-0000	SURPLUS :	7,815,142
NEW HAMPSHIRE INDEMNITY CO INC	ASSETS :	4,220,150
PO BOX 960	LIABILITIES :	19,350
MANCHESTER, NH 03107-0000	SURPLUS :	4,200,800
NEW HAMPSHIRE INS CO	ASSETS :	1,042,026,581
PO BOX 30115	LIABILITIES :	790,140,225
LANSING, MI 48909-0000	SURPLUS :	251,886,356
NEW SOUTH INS CO	ASSETS :	15,901,758
PO BOX 3199	LIABILITIES :	10,165,264
WINSTON-SALEM, NC 27152-0000	SURPLUS :	5,736,494
NEW YORK UNDERWRITERS INS CO	ASSETS :	262,765,129
HARTFORD PLAZA	LIABILITIES :	190,423,233
HARTFORD, CT 06115-0000	SURPLUS :	72,341,897
NEWARK INS CO	ASSETS :	141,341,703
150 WILLIAM ST	LIABILITIES :	115,556,482
NEW YORK, NY 10038-0000	SURPLUS :	25,785,220
NIAGARA FIRE INS CO	ASSETS :	91,367,531
180 MAIDEN LANE	LIABILITIES :	74,255,017
NEW YORK, NY 10038-0000	SURPLUS :	17,112,514
NORTH AMERICAN CO FOR PROP & CAS INS	ASSETS :	71,110,816
25 VALLEY DR	LIABILITIES :	41,624,119
GREENWICH, CT 06830-0000	SURPLUS :	29,486,697
NORTH AMERICAN REINSURANCE CORP	ASSETS :	961,255,968
100 E 46 ST	LIABILITIES :	809,022,397
NEW YORK, NY 10017-0000	SURPLUS :	152,233,571
NORTH RIVER INS CO	ASSETS :	746,727,170
PO BOX 2387	LIABILITIES :	648,304,957
MORRISTOWN, NJ 07960-0000	SURPLUS :	98,422,213
NORTH STAR REINSURANCE CORP	ASSETS :	228,855,329
PO BOX 10009	LIABILITIES :	163,908,194
STAMFORD, CT 06904-0000	SURPLUS :	64,947,135
NORTHBROOK INDEMNITY CO	ASSETS :	9,430,853
ALLSTATE PLAZA	LIABILITIES :	3,571,755
NORTHBROOKON, IL 60062-0000	SURPLUS :	5,859,098

NORTHBROOK NATIONAL INS CO	ASSETS :	11,940,832
ALLSTATE PLAZA	LIABILITIES :	5,214,547
NORTHBROOK, IL 60062-0000	SURPLUS :	6,726,284
NORTHBROOK PROPERTY & CAS INS CO	ASSETS :	114,612,620
51 W HIGGINS RD	LIABILITIES :	67,073,982
S BARRINGTON, IL 60010-0000	SURPLUS :	47,538,637
NORTHEASTERN INS CO OF HARTFORD	ASSETS :	130,918,959
400 LOCUST ST #400	LIABILITIES :	91,373,079
DES MOINES, IA 50309-0000	SURPLUS :	39,545,880
NORTHERN ASSURANCE CO OF AMERICA	ASSETS :	490,914,244
ONE BEACON ST	LIABILITIES :	384,632,414
BOSTON, MA 02108-0000	SURPLUS :	106,281,829
NORTHERN INS CO OF NY	ASSETS :	30,175,431
PO BOX 91	LIABILITIES :	366,222
BALTIMORE, MD 21203-0000	SURPLUS :	29,809,209
NORTHLAND INS CO	ASSETS :	51,127,624
HAMM BUILDING	LIABILITIES :	20,473,052
ST PAUL, MN 55102-0000	SURPLUS :	30,654,571
NORTHWESTERN NTL CAS CO	ASSETS :	5,288,718
PO BOX 2070	LIABILITIES :	49,307
MILWAUKEE, WI 53201-0000	SURPLUS :	5,239,411
NORTHWESTERN NTL INS CO	ASSETS :	366,120,881
PO BOX 2070	LIABILITIES :	290,267,700
MILWAUKEE, WI 53201-0000	SURPLUS :	75,853,181
NWNL REINSURANCE CO	ASSETS :	44,577,431
PO BOX 20	LIABILITIES :	25,812,116
MINNEAPOLIS, MN 55440-0000	SURPLUS :	18,765,316
OCCIDENTAL FIRE & CAS CO OF NC	ASSETS :	41,192,719
5670 S SYRACUSE CIR	LIABILITIES :	27,054,373
ENGLEWOOD, CO 80111-0000	SURPLUS :	14,138,346
OHIO CASUALTY INS CO	ASSETS :	879,094,324
136 N THIRD ST	LIABILITIES :	452,778,903
HAMILTON, OH 45025 0000	SURPLUS :	426,315,420
OHIO FARMERS INS CO	ASSETS :	292,020,125
ONE PARK CIRCLE	LIABILITIES :	151,531,501
WESTFIELD CTR, OH 44251-0000	SURPLUS :	140,488,624
OHIO HOSPITAL INS CO	ASSETS :	28,093,196
21 W BROAD ST	LIABILITIES :	23,057,055
COLUMBUS, OH 43215-0000	SURPLUS :	5,036,140

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

	ASSETS :	LIABILITIES :	SURPLUS :
OHIO REINSURANCE CORP INSURANCE SQUARE CELINA, OH 45822-0000	29,701,021	20,686,635	9,014,386
OLD REPUBLIC INS CO PO BOX 789 GREENSBURG, PA 15601-0000	594,655,949	413,826,286	180,829,663
OMAHA INDEMNITY CO 3201 FARNAM ST OMAHA, NE 68131-0000	44,417,565	26,154,069	18,263,496
PACIFIC EMPLOYERS INS CO 1600 ARCH ST PHILADELPHIA, PA 19101-0000	320,985,437	257,012,493	63,972,944
PACIFIC INDEMNITY CO PO BOX 1615 WARREN, NJ 07061-1615	401,718,312	327,967,224	73,751,088
PAXTON NATIONAL INS CO PO BOX 6160 HARRISBURG, PA 17112-0000	18,264,242	13,851,122	4,413,120
PEERLESS INS CO 62 MAPLE AVE KEENE, NH 03431-0000	225,640,848	171,086,406	54,554,442
PENINSULA INS CO 112 E MARKET ST SALISBURY, MD 21801-0000	9,078,793	6,317,576	2,761,216
PENN MUTUAL FIRE INS CO 15 EAST GAY ST WEST CHESTER, PA 19380-0000	15,992,908	10,338,388	5,654,520
PENNSYLVANIA CAS CO PO BOX 53 CAMP HILL, PA 17011-0000	92,281,895	72,974,878	19,307,017
PENNSYLVANIA GENERAL INS CO 414 WALNUT ST PHILADELPHIA, PA 19106-0000	220,318,901	105,566,654	114,752,247
PENNSYLVANIA LUMBERMENS MUTUAL INS 211 S BROAD ST PHILADELPHIA, PA 19107-0000	47,121,131	14,900,084	32,221,047
PENNSYLVANIA MANUFACTURERS ASN INS C 925 CHESTNUT ST PHILADELPHIA, PA 19107-0000	872,848,372	725,405,364	147,443,008

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

PENNSYLVANIA MILLERS MUTUAL INS CO	ASSETS :	51,703,713
PO BOX P	LIABILITIES :	24,826,822
WILKES-BARRE, PA 18773-0016	SURPLUS :	26,876,891
PENNSYLVANIA NTL MUTUAL CAS INS CO	ASSETS :	397,830,242
1900 DERRY ST	LIABILITIES :	298,382,734
HARRISBURG, PA 17105-0000	SURPLUS :	99,447,507
PHILADELPHIA MANUFACTURERS MU I C	ASSETS :	119,896,518
PO BOX 1880	LIABILITIES :	99,537,310
VALLEY FORGE, PA 19482-0000	SURPLUS :	20,359,208
PHILADELPHIA REINSURANCE CORP	ASSETS :	82,455,924
3 GIRARD PLAZA	LIABILITIES :	57,204,106
PHILADELPHIA, PA 19102-0000	SURPLUS :	25,251,818
PHOENIX ASR CO OF NEW YORK	ASSETS :	251,732,384
180 MAIDEN LANE	LIABILITIES :	181,032,869
NEW YORK, NY 10038-0000	SURPLUS :	70,699,515
PHOENIX GENERAL INS CO	ASSETS :	29,646,047
ONE AMERICAN ROW	LIABILITIES :	9,613,158
HARTFORD, CT 06115-0000	SURPLUS :	20,032,890
PHOENIX INSURANCE CO	ASSETS :	1,130,831,191
ONE TOWER SQUARE	LIABILITIES :	841,826,406
HARTFORD, CT 06115-0000	SURPLUS :	289,004,785
PLANET INS CO	ASSETS :	59,724,515
4 PENN CNTR PLZ	LIABILITIES :	54,332,830
PHILADELPHIA, PA 19103-0000	SURPLUS :	5,391,685
PMI INS CO	ASSETS :	42,884,915
601 MONTGOMERY ST	LIABILITIES :	26,900,352
SAN FRANCISCO, CA 94111-0000	SURPLUS :	15,984,563
PMI MORTGAGE INS CO	ASSETS :	175,507,473
601 MONTGOMERY ST	LIABILITIES :	131,183,180
SAN FRANCISCO, CA 94111-0000	SURPLUS :	44,324,293
PREFERRED RISK MUTUAL INS CO	ASSETS :	192,498,106
1111 ASHWORTH RD	LIABILITIES :	116,941,737
WEST DES MOINES, IA 50265-0000	SURPLUS :	75,556,369
PROFESSIONAL MUTUAL INS CO	ASSETS :	48,486,265
PO BOX 8470	LIABILITIES :	41,336,957
KANSAS CITY, MO 64114-0000	SURPLUS :	7,149,308
PROGRESSIVE CAS INS CO	ASSETS :	293,605,956
6300 WILSON MILLS RD	LIABILITIES :	199,434,724
MAYFIELD VILLAGE, OH 44143-0000	SURPLUS :	94,171,232

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

PROGRESSIVE SPECIALTY INS CO	ASSETS :	35,928,410
6300 WILSON MILLS RD	LIABILITIES :	24,656,299
MAYFIELD VILLAGE, OH 44143-0000	SURPLUS :	11,272,111
PROTECTION MUTUAL INS CO	ASSETS :	455,824,107
300 S NW HWY	LIABILITIES :	294,491,315
PARK RIDGE, IL 60068-0000	SURPLUS :	161,332,792
PROTECTIVE INS CO	ASSETS :	92,056,073
3100 N MERIDIAN ST	LIABILITIES :	69,048,716
INDIANAPOLIS, IN 46208-0000	SURPLUS :	23,007,357
PROTECTIVE NATIONAL INS CO OF OMAHA	ASSETS :	28,202,366
105 S 17 ST	LIABILITIES :	11,981,661
OMAHA, NE 68102-0000	SURPLUS :	16,220,705
PROVIDENCE WASHINGTON INS CO	ASSETS :	195,216,523
20 WASHINGTON PL	LIABILITIES :	130,083,299
PROVIDENCE, RI 02901-0000	SURPLUS :	65,133,224
PROVIDENT GENERAL INS CO	ASSETS :	97,208,421
FOUNTAIN SQUARE	LIABILITIES :	81,947,305
CHATTANOOGA, TN 37402-0000	SURPLUS :	15,261,115
PRUDENTIAL COMMERCIAL INS CO	ASSETS :	8,812,184
23 MAIN ST	LIABILITIES :	1,289,280
HOLMDEL, NJ 07733-0000	SURPLUS :	7,522,904
PRUDENTIAL GENERAL INS CO	ASSETS :	13,839,972
23 MAIN ST	LIABILITIES :	6,374,169
HOLMDEL, NJ 07733-0000	SURPLUS :	7,465,803
PRUDENTIAL PROPERTY & CAS INS CO	ASSETS :	1,705,176,854
23 MAIN ST	LIABILITIES :	1,282,630,481
HOLMDEL, NJ 07733-0000	SURPLUS :	422,546,373
PRUDENTIAL REINSURANCE CO	ASSETS :	1,509,803,284
PO BOX 908	LIABILITIES :	1,310,681,634
NEWARK, NJ 07101-0000	SURPLUS :	199,121,650
PUBLIC SERVICE MUTUAL INS CO	ASSETS :	316,474,532
393 SEVENTH AVE	LIABILITIES :	252,346,636
NEW YORK, NY 10001-0000	SURPLUS :	64,127,896
PURITAN INS CO	ASSETS :	173,673,830
PO BOX 9200	LIABILITIES :	96,867,983
PROVIDENCE, RI 02940-0000	SURPLUS :	76,805,847
RANGER INS CO	ASSETS :	220,294,099
PO BOX 2807	LIABILITIES :	163,603,602
HOUSTON, TX 77252-2807	SURPLUS :	56,690,497

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

REINSURANCE CORP OF NY	ASSETS :	112,830,115
99 JOHN ST	LIABILITIES :	80,465,094
NEW YORK, NY 10038-0000	SURPLUS :	32,365,021
RELIANCE INS CO	ASSETS :	1,740,836,000
4 PENN CTR PLZ	LIABILITIES :	1,306,088,233
PHILADELPHIA, PA 19103-0000	SURPLUS :	434,747,767
REMCO INS CO	ASSETS :	2,400,291
PO BOX 6160	LIABILITIES :	
HARRISBURG, PA 17112-0000	SURPLUS :	2,400,291
REPUBLIC INS CO	ASSETS :	532,672,448
PO BOX 223000	LIABILITIES :	393,668,650
DALLAS, TX 75222-0000	SURPLUS :	139,003,798
REPUBLIC MUTUAL INS CO	ASSETS :	16,116,543
INSURANCE SQUARE	LIABILITIES :	12,273,683
CELINA, OH 45822-0000	SURPLUS :	3,842,859
REPUBLIC WESTERN INS CO	ASSETS :	137,424,768
2721 N CENTRAL AVE	LIABILITIES :	92,616,306
PHOENIX, AZ 85004-0000	SURPLUS :	44,808,462
RLI INS CO	ASSETS :	34,323,298
9025 N LINDBERGH DR	LIABILITIES :	22,085,369
PEORIA, IL 61615-0000	SURPLUS :	12,237,929
ROCKWOOD INS CO	ASSETS :	155,699,390
654 MAIN ST	LIABILITIES :	111,164,044
ROCKWOOD, PA 15557-0000	SURPLUS :	44,535,346
ROYAL INDEMNITY CO	ASSETS :	394,277,842
150 WILLIAM ST	LIABILITIES :	308,284,978
NEW YORK, NY 10038-0000	SURPLUS :	85,992,864
ROYAL INS CO OF AMERICA	ASSETS :	903,968,498
150 WILLIAM ST	LIABILITIES :	712,795,501
NEW YORK, NY 10038-0000	SURPLUS :	191,172,997
S&H INS CO	ASSETS :	30,236,682
3550 CAMINO DEL RIO N	LIABILITIES :	25,392,064
SAN DIEGO, CA 92108-0000	SURPLUS :	4,844,618
SAFECO INS CO OF AMERICA	ASSETS :	806,893,669
SAFECO PLZ	LIABILITIES :	572,759,749
SEATTLE, WA 98185-0000	SURPLUS :	234,133,919
SAFEGUARD INS CO	ASSETS :	234,020,515
628 HEBRON AVE	LIABILITIES :	192,577,475
GLASTONBURY, CT 06033-0000	SURPLUS :	41,443,039

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

SEA INS CO LTD US BR	ASSETS :	89,570,034
PO BOX 1615	LIABILITIES :	60,574,907
WARREN, NJ 07061-1615	SURPLUS :	28,995,127
SEABOARD SURETY CO	ASSETS :	98,793,946
90 WILLIAM ST	LIABILITIES :	47,312,927
NEW YORK, NY 10038-0000	SURPLUS :	51,481,019
SECURITY INS CO OF HARTFORD	ASSETS :	251,196,777
PO BOX 420	LIABILITIES :	176,949,976
HARTFORD, CT 06141-0000	SURPLUS :	74,246,798
SELECT INS CO	ASSETS :	79,854,131
PO BOX 1771	LIABILITIES :	57,641,351
DALLAS, TX 75221-0000	SURPLUS :	22,212,779
SENTRY INS A MUTUAL CO	ASSETS :	880,553,576
1800 NORTHPOINT DR	LIABILITIES :	630,396,735
STEVENS POINT, WI 54481-0000	SURPLUS :	250,156,841
SHELBY MUTUAL INS CO OF SHELBY OH	ASSETS :	202,816,196
175 MANSFIELD AVE	LIABILITIES :	154,299,874
SHELBY, OH 44875-0000	SURPLUS :	48,516,321
SKANDIA AMERICA REINSURANCE CORP	ASSETS :	449,630,360
280 PARK AVE	LIABILITIES :	353,568,744
NEW YORK, NY 10017-0000	SURPLUS :	96,061,616
SOUTH CAROLINA INS CO	ASSETS :	409,456,303
PO BOX 1	LIABILITIES :	161,258,941
COLUMBIA, SC 29202-0000	SURPLUS :	248,197,362
SOUTHEASTERN FIRE INS CO	ASSETS :	63,419,886
950 CHARLOTTE PLZ	LIABILITIES :	40,797,610
CHARLOTTE, NC 28244-0000	SURPLUS :	22,622,275
SOUTHERN HOME INS CO	ASSETS :	43,889,673
518 E BROAD ST	LIABILITIES :	27,086,812
COLUMBUS, OH 43216-0000	SURPLUS :	16,802,861
SOUTHERN STATES INS EXCHANGE	ASSETS :	12,719,752
PO BOX 26234	LIABILITIES :	5,933,696
RICHMOND, VA 23260-0000	SURPLUS :	6,786,056
ST PAUL FIRE & MARINE INS CO	ASSETS :	4,008,799,722
385 WASHINGTON ST	LIABILITIES :	3,287,195,195
ST PAUL, MN 55102-0000	SURPLUS :	721,604,527
ST PAUL GUARDIAN INS CO	ASSETS :	11,141,752
385 WASHINGTON ST	LIABILITIES :	340,986
ST PAUL, MN 55102-0000	SURPLUS :	10,800,765

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

ST PAUL MERCURY INS CO	ASSETS :	21,228,040
385 WASHINGTON ST	LIABILITIES :	244,161
ST PAUL, MN 55102-0000	SURPLUS :	20,983,878
STANDARD FIRE INS CO	ASSETS :	409,871,305
151 FARMINGTON AVE	LIABILITIES :	336,225,414
HARTFORD, CT 06156-0000	SURPLUS :	73,645,892
STATE AUTOMOBILE MUTUAL INS CO	ASSETS :	340,266,700
518 E BROAD ST	LIABILITIES :	192,925,106
COLUMBUS, OH 43216-0000	SURPLUS :	147,341,594
STATE FARM FIRE AND CAS CO	ASSETS :	4,601,251,534
112 E WASHINGTON ST	LIABILITIES :	2,932,430,914
BLOOMINGTON, IL 61701-0000	SURPLUS :	1,668,820,620
STATE FARM GENERAL INS CO	ASSETS :	34,552,336
112 E WASHINGTON ST	LIABILITIES :	23,828,337
BLOOMINGTON, IL 61701-0000	SURPLUS :	10,723,999
STATE FARM MUTUAL AUTOMOBILE INS CO	ASSETS :	15,375,652,012
1 STATE FARM PLZ	LIABILITIES :	7,185,121,292
BLOOMINGTON, IL 61701-0000	SURPLUS :	8,190,530,720
SUN INS OFFICE LTD US BR	ASSETS :	131,964,786
PO BOX 1615	LIABILITIES :	88,985,603
WARREN, NJ 07061-1615	SURPLUS :	42,979,183
SWISS REINSURANCE CO US BR	ASSETS :	768,984,519
100 E 46 ST	LIABILITIES :	590,695,080
NEW YORK, NY 10017-0000	SURPLUS :	178,289,439
TAISHO MAR & FIRE INS CO LTD US BR	ASSETS :	37,114,856
111 JOHN ST	LIABILITIES :	18,330,653
NEW YORK, NY 10038-0000	SURPLUS :	18,784,203
THOMAS JEFFERSON INS CO	ASSETS :	19,071,149
1 INDEPENDENT DRIVE	LIABILITIES :	10,281,494
JACKSONVILLE, FL 32276-0000	SURPLUS :	8,789,654
TICOR MORTGAGE INS CO	ASSETS :	187,021,941
6300 WILSHIRE BLVD	LIABILITIES :	110,133,564
LOS ANGELES, CA 90048-0000	SURPLUS :	76,888,377
TOA-RE INS CO OF AMERICA	ASSETS :	16,996,903
310 MADISON AVE CN1930	LIABILITIES :	2,692,274
MORRISTOWN, NJ 07960-0000	SURPLUS :	14,304,629
TOKIO MARINE & FIRE INS CO LTD US BR	ASSETS :	138,023,324
55 WATER ST	LIABILITIES :	81,513,398
NEW YORK, NY 10041	SURPLUS :	56,509,926

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

TRANSAMERICA INDEMNITY CO	ASSETS :	14,242,033
1150 S OLIVE ST	LIABILITIES :	261,936
LOS ANGELES, CA 90015-0000	SURPLUS :	13,980,097
TRANSAMERICA INS CO	ASSETS :	1,065,574,825
1150 S OLIVE ST	LIABILITIES :	817,531,642
LOS ANGELES, CA 90015-0000	SURPLUS :	248,043,183
TRANSAMERICA PREMIER INS CO	ASSETS :	90,995,427
600 MONTGOMERY ST	LIABILITIES :	45,935,596
SAN FRANCISCO, CA 94111-0000	SURPLUS :	45,059,831
TRANSATLANTIC REINSURANCE CO	ASSETS :	443,460,110
99 JOHN ST	LIABILITIES :	330,459,546
NEW YORK, NY 10038-0000	SURPLUS :	113,000,564
TRANSCONTINENTAL INS CO	ASSETS :	150,412,454
PO BOX 1236	LIABILITIES :	128,857,533
MILWAUKEE, WI 53201-0000	SURPLUS :	21,554,921
TRANSIT CASUALTY CO	ASSETS :	155,133,133
3700 WILSHIRE BLVD	LIABILITIES :	111,433,302
LOS ANGELES, CA 90010-0000	SURPLUS :	43,699,831
TRANSPORT INDEMNITY CO	ASSETS :	117,479,710
3670 WILSHIRE BLVD	LIABILITIES :	91,039,908
LOS ANGELES, CA 90010-0000	SURPLUS :	26,439,802
TRANSPORT INS CO	ASSETS :	205,306,007
4100 HARRY HINES BLVD	LIABILITIES :	141,545,622
DALLAS, TX 75219-0000	SURPLUS :	63,760,385
TRANSPORTATION INS CO	ASSETS :	65,969,539
CNA PLAZA	LIABILITIES :	44,456,507
CHICAGO, IL 60685-0000	SURPLUS :	21,513,032
TRAVELERS INDEMNITY CO	ASSETS :	4,917,358,557
ONE TOWER SQ	LIABILITIES :	3,840,517,768
HARTFORD, CT 06115-0000	SURPLUS :	1,076,840,788
TRAVELERS INDEMNITY CO OF AMERICA	ASSETS :	174,087,979
PO BOX 1236	LIABILITIES :	141,848,077
MILWAUKEE, WI 53201-0000	SURPLUS :	32,239,902
TRAVELERS INDEMNITY CO OF RI	ASSETS :	612,885,807
ONE TOWER SQ	LIABILITIES :	476,684,710
HARTFORD, CT 06115-0000	SURPLUS :	136,201,096
TRAVELERS INS CO (ACCIDENT DEPT)	ASSETS :	20,741,506,782
ONE TOWER SQ	LIABILITIES :	19,982,360,378
HARTFORD, CT 06115-0000	SURPLUS :	759,146,403

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

TRAVELERS SYNDICATE # 1 INC	ASSETS :	5,862,701
59 JOHN ST	LIABILITIES :	1,077,058
NEW YORK, NY 10038-0000	SURPLUS :	4,785,642
TRUCK INS EXCHANGE	ASSETS :	762,409,532
PO BOX 2478	LIABILITIES :	617,325,406
LOS ANGELES, CA 90051-0000	SURPLUS :	145,084,126
TWIN CITY FIRE INS CO	ASSETS :	110,518,972
HARTFORD PLZ	LIABILITIES :	71,378,783
HARTFORD, CT 06115-0000	SURPLUS :	39,140,189
U S MORTGAGE INS CO	ASSETS :	13,301,757
PO BOX 190	LIABILITIES :	6,179,989
BLUE BELL, PA 19422-0000	SURPLUS :	7,121,768
ULICO CAS CO	ASSETS :	8,436,062
306 S STATE ST	LIABILITIES :	1,880,632
DOVER, DE 19901-0000	SURPLUS :	6,555,430
UNDERWRITERS INS CO	ASSETS :	29,941,822
4300 PETERSON AVE	LIABILITIES :	20,108,428
CHICAGO, IL 60646-0000	SURPLUS :	9,833,394
UNIGARD MUTUAL INS CO	ASSETS :	415,736,487
1215 FOURTH AVE	LIABILITIES :	361,026,567
SEATTLE, WA 98161-0000	SURPLUS :	54,709,920
UNION & PHENIX ESPANOL INS CO US BR	ASSETS :	9,053,044
99 JOHN ST	LIABILITIES :	1,994,518
NEW YORK, NY 10038-0000	SURPLUS :	7,058,526
UNION INDEMNITY INS CO OF NY	ASSETS :	60,250,721
260 MADISON AVE	LIABILITIES :	50,975,645
NEW YORK, NY 10016-0000	SURPLUS :	9,275,076
UNITED AMERICAS INS CO	ASSETS :	45,607,760
83 MAIDEN LANE	LIABILITIES :	37,547,434
NEW YORK CITY, NY 10038-0000	SURPLUS :	8,060,326
UNITED EQUITABLE INS CO	ASSETS :	50,536,423
7373 N CICERO AVE	LIABILITIES :	39,725,988
LINCOLNWOOD, IL 60646-0000	SURPLUS :	10,810,434
UNITED GTY RESIDENTIAL INS CO OF IA	ASSETS :	210,499,444
PO BOX 21367	LIABILITIES :	158,405,504
GREENSBORO, NC 27420-0000	SURPLUS :	52,093,940
UNITED GTY RESIDENTIAL INS CO OF NC	ASSETS :	28,489,262
PO BOX 20327	LIABILITIES :	13,025,406
GREENSBORO, NC 27420-0000	SURPLUS :	15,463,856

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

UNITED GUARANTY COML INS CO OF IA	ASSETS :	10,392,612
PO BOX 21945	LIABILITIES :	4,299,282
GREENSBORO, NC 27420-0000	SURPLUS :	6,093,330
UNITED PACIFIC INS CO	ASSETS :	215,056,057
4 PENN CENTER PLZ	LIABILITIES :	170,032,541
PHILADELPHIA, PA 19103-0000	SURPLUS :	45,023,516
UNITED SERVICES AUTOMOBILE ASN	ASSETS :	2,348,947,819
USAA BLDG	LIABILITIES :	1,178,440,269
SAN ANTONIO, TX 78288-0000	SURPLUS :	1,170,507,549
UNITED STATES FIDELITY & GUARANTY CO	ASSETS :	4,276,502,705
PO BOX 1138	LIABILITIES :	3,498,079,957
BALTIMORE, MD 21203-0000	SURPLUS :	778,422,748
UNITED STATES FIRE INS CO	ASSETS :	1,553,210,491
PO BOX 2387	LIABILITIES :	1,369,563,942
MORRISTOWN, NJ 07960-0000	SURPLUS :	183,646,549
UNITED STATES LIABILITY INS CO	ASSETS :	48,207,069
1030 CONTINENTAL DR	LIABILITIES :	15,808,573
KING OF PRUSSIA, PA 19406-0000	SURPLUS :	32,398,496
UNITY FIRE & GENERAL INS CO	ASSETS :	51,724,853
127 JOHN ST	LIABILITIES :	33,559,922
NEW YORK, NY 10038-0000	SURPLUS :	18,164,931
UNIVERSAL UNDERWRITERS INS CO	ASSETS :	301,620,892
5115 OAK ST	LIABILITIES :	164,248,707
KANSAS CITY, MO 64112	SURPLUS :	137,372,185
USAA CAS INS CO	ASSETS :	294,584,635
USAA BUILDING	LIABILITIES :	194,654,712
SAN ANTONIO, TX 78288-0000	SURPLUS :	99,929,923
UTICA MUTUAL INS CO	ASSETS :	635,714,139
PO BOX 530	LIABILITIES :	523,393,649
UTICA, NY 13503-0000	SURPLUS :	112,320,489
VALLEY FORGE INS CO	ASSETS :	155,443,181
PO BOX 1236	LIABILITIES :	130,915,725
MILWAUKEE, WI 53201-0000	SURPLUS :	24,527,455
VEREX ASSURANCE INC	ASSETS :	281,586,231
PO BOX 7066	LIABILITIES :	232,112,531
MADISON, WI 53707-0000	SURPLUS :	49,473,700
VIGILANT INS CO	ASSETS :	264,038,969
100 WILLIAM ST	LIABILITIES :	210,866,255
NEW YORK, NY 10038-0000	SURPLUS :	53,172,714

ALPHABETICAL LISTING OF FIRE AND CASUALTY COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

VIRGINIA SURETY CO INC	ASSETS :	83,900,453
222 N DEARBORN ST	LIABILITIES :	71,955,437
CHICAGO, IL 60601 0000	SURPLUS :	11,945,016
WARNER RECIPROCAL INSURERS	ASSETS :	5,370,292
4300 PETERSON AVE	LIABILITIES :	1,517,714
CHICAGO, IL 60646-0000	SURPLUS :	3,852,578
WAUSAU UNDERWRITERS INS CO	ASSETS :	96,123,250
2000 WESTWOOD DR	LIABILITIES :	80,238,492
WAUSAU, WI 54401-0000	SURPLUS :	15,884,758
WEST AMERICAN INS CO	ASSETS :	855,154,828
136 N THIRD ST	LIABILITIES :	523,587,970
HAMILTON, OH 45026-0000	SURPLUS :	331,566,858
WESTCHESTER FIRE INS CO	ASSETS :	780,813,231
PO BOX 2387	LIABILITIES :	654,764,852
MORRISTOWN, NJ 07960-0000	SURPLUS :	126,048,379
WESTERN CASUALTY & SURETY CO	ASSETS :	555,723,021
14 E FIRST ST	LIABILITIES :	340,923,029
FORT SCOTT, KS 66701-0000	SURPLUS :	214,799,992
WESTERN EMPLOYERS INS CO	ASSETS :	183,547,230
515 N CABRILLO PARK DR	LIABILITIES :	145,648,400
SANTA ANA, CA 92702-0000	SURPLUS :	37,898,830
WESTERN FIRE INS CO	ASSETS :	318,225,291
14 E FIRST ST	LIABILITIES :	177,705,839
FORT SCOTT, KS 66701-0000	SURPLUS :	140,519,452
WESTERN SURETY CO	ASSETS :	59,618,165
101 S PHILLIPS AVE	LIABILITIES :	35,875,536
SIOUX FALLS, SD 57192-0000	SURPLUS :	23,742,628
WESTFIELD INS CO	ASSETS :	181,847,422
ONE PARK CIRCLE	LIABILITIES :	118,800,579
WESTFIELD CTR, OH 44251-0000	SURPLUS :	63,046,843
WESTFIELD NATIONAL INS CO	ASSETS :	48,635,616
ONE PARK CIRCLE	LIABILITIES :	29,880,523
WESTFIELD CTR, OH 44251-0000	SURPLUS :	18,755,092
WINTERTHUR SWISS INS CO US BR	ASSETS :	238,829,362
1 WORLD TRADE CTR#8911	LIABILITIES :	158,088,656
NEW YORK, NY 10048-0000	SURPLUS :	80,740,705
ZURICH INS CO US BR	ASSETS :	966,506,788
231 N MARTINGALE RD	LIABILITIES :	791,325,895
SCHAUMBURG, IL 60196-0000	SURPLUS :	175,180,892

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

AAA LIFE INS CO
8111 GATEHOUSE 415
FALLS CHURCH, VA 22047-0000
ASSETS : 13,412,806
LIABILITIES : 8,286,495
SURPLUS : 4,026,311

ACACIA MUTUAL LIFE INS CO
51 LOUISIANA AVE NW
WASHINGTON, DC 20001-0000
ASSETS : 836,153,651
LIABILITIES : 754,521,679
SURPLUS : 81,631,972

ACACIA NATIONAL LIFE INS CO
51 LOUISIANA AVE NW
WASHINGTON, DC 20001-0000
ASSETS : 87,066,802
LIABILITIES : 80,370,919
SURPLUS : 5,195,883

ACADEMY LIFE INS CO
1 VALLEY FORGE PLZ
VALLEY FORGE, PA 19487-0000
ASSETS : 157,837,582
LIABILITIES : 129,375,095
SURPLUS : 27,362,487

AETNA LIFE INS & ANNUITY CO
151 FARMINGTON AVE
HARTFORD, CT 06156-0000
ASSETS : 3,136,165,906
LIABILITIES : 2,988,994,745
SURPLUS : 145,521,161

AETNA LIFE INS CO
151 FARMINGTON AVE
HARTFORD, CT 06156-0000
ASSETS : 31,414,087,598
LIABILITIES : 30,342,842,794
SURPLUS : 1,008,479,344

AETNA LIFE INS CO OF ILLINOIS
1020-31 ST
DOWNERS GROVE, IL 60515-0000
ASSETS : 67,452,268
LIABILITIES : 47,001,711
SURPLUS : 18,450,557

AIG LIFE INS CO
PO BOX 667
WILMINGTON, DE 19801-0000
ASSETS : 331,379,400
LIABILITIES : 312,250,048
SURPLUS : 16,629,352

ALEXANDER HAMILTON LIFE INS CO OF AM
33045 HAMILTON BLVD
FARMINGTON HILLS, MI 48018-0000
ASSETS : 716,206,668
LIABILITIES : 608,242,948
SURPLUS : 104,213,720

ALL AMERICAN ASR CO
7887 E BELLEVIEW AVE
ENGLEWOOD, CO 80111-0000
ASSETS : 69,429,086
LIABILITIES : 51,914,197
SURPLUS : 15,939,015

ALL AMERICAN LIFE INS CO
8501 W HIGGINS RD
CHICAGO, IL 60631-0000
ASSETS : 642,709,605
LIABILITIES : 581,673,346
SURPLUS : 56,854,360

ALLSTATE LIFE INS CO
ALLSTATE PLAZA
NORTHBROOK, IL 60062-0000
ASSETS : 1,761,663,904
LIABILITIES : 1,504,951,714
SURPLUS : 254,712,190

AMALGAMATED LABOR LIFE INS CO
7380 N LINCOLN AVE
LINCOLNWOOD, IL 60646-0000
ASSETS : 14,357,818
LIABILITIES : 11,047,545
SURPLUS : 2,205,273

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

AMERICAN AGENCY LIFE INS CO	ASSETS :	73,378,463
PO BOX 7430	LIABILITIES :	53,254,104
ATLANTA, GA 30357-0000	SURPLUS :	18,827,622
AMERICAN AMICABLE LIFE INS CO	ASSETS :	529,121,582
PO BOX 1849-50	LIABILITIES :	483,024,782
WACO, TX 76703-0000	SURPLUS :	36,096,800
AMERICAN BANKERS LIFE ASR CO OF FL	ASSETS :	301,310,467
11222 QUAIL ROOST DR	LIABILITIES :	282,853,485
MIAMI, FL 33157-00DR	SURPLUS :	13,984,641
AMERICAN CAPITAL LIFE INS CO	ASSETS :	3,917,292
1735 EYE ST NW #803	LIABILITIES :	3,169,729
WASHINGTON, DC 20006-0000	SURPLUS :	532,425
AMERICAN DEFENDER LIFE INS CO	ASSETS :	87,443,566
PO BOX 1571	LIABILITIES :	78,039,482
TAMPA, FL 33601-0000	SURPLUS :	8,204,014
AMERICAN FAMILY LIFE ASR CO OF COLUM	ASSETS :	951,202,665
AMERICAN FAMLY CTR	LIABILITIES :	885,819,551
COLUMBUS, GA 31999-0000	SURPLUS :	61,668,679
AMERICAN FIDELITY ASR CO	ASSETS :	346,625,561
PO BOX 25523	LIABILITIES :	291,840,741
OKLAHOMA CITY, OK 73125-0000	SURPLUS :	52,784,820
AMERICAN FIDELITY LIFE INS CO	ASSETS :	169,886,800
4060 BARRANCAS AVE	LIABILITIES :	153,106,886
PENSACOLA, FL 32507-0000	SURPLUS :	15,301,805
AMERICAN GENERAL LIFE INS CO OF DE	ASSETS :	1,163,267,397
PO BOX 1526	LIABILITIES :	1,025,090,009
HOUSTON, TX 77001-N000	SURPLUS :	132,177,388
AMERICAN GENERAL LIFE INS CO OF NY	ASSETS :	304,495,108
300 S STATE ST	LIABILITIES :	276,889,692
SYRACUSE, NY 13201-	SURPLUS :	26,105,416
AMERICAN HEALTH & LIFE INS CO	ASSETS :	449,268,671
300 ST PAUL ST	LIABILITIES :	344,825,867
BALTIMORE, MD 21202-0000	SURPLUS :	101,442,804
AMERICAN HERITAGE LIFE INS CO	ASSETS :	265,691,139
11 E FORSYTHE ST	LIABILITIES :	227,583,281
JACKSONVILLE, FL 32202-0000	SURPLUS :	34,796,542
AMERICAN INCOME LIFE INS CO	ASSETS :	237,232,158
PO BOX 208	LIABILITIES :	212,883,406
WACO, TX 76797-0000	SURPLUS :	10,878,855

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

AMERICAN INTL LIFE ASR CO OF NY	ASSETS :	304,779,643
PO BOX 727	LIABILITIES :	285,484,887
NEW YORK, NY 10268-0000	SURPLUS :	18,044,756
AMERICAN INVESTORS LIFE INS CO	ASSETS :	31,455,847
PO BOX 2039	LIABILITIES :	25,019,089
TOPEKA, KS 66601-0000	SURPLUS :	4,258,164
AMERICAN LIFE INS CO OF NEW YORK	ASSETS :	57,520,824
810 SEVENTH AVE	LIABILITIES :	43,336,103
NEW YORK, NY 10019-0000	SURPLUS :	13,084,720
AMERICAN MERCHANTS LIFE INS CO	ASSETS :	9,034,118
PO BOX 1241	LIABILITIES :	3,776,690
MINNEAPOLIS, MN 55440-0000	SURPLUS :	3,257,428
AMERICAN NATIONAL INS CO	ASSETS :	2,944,497,889
PO BOX 809001	LIABILITIES :	2,424,112,031
DALLAS, TX 75380-0000	SURPLUS :	489,553,409
AMERICAN NATIONAL LIFE INS CO OF TX	ASSETS :	23,206,189
1 MOODY PLAZA	LIABILITIES :	9,131,126
GALVESTON, TX 77550-0000	SURPLUS :	12,575,063
AMERICAN REPUBLIC INS CO	ASSETS :	157,616,909
PO BOX 1	LIABILITIES :	127,740,012
DES MOINES, IA 50334-0000	SURPLUS :	29,876,897
AMERICAN STATES LIFE INS CO	ASSETS :	160,103,820
500 N MERIDIAN ST	LIABILITIES :	130,789,060
INDIANAPOLIS, IN 46207-0000	SURPLUS :	27,135,897
AMERICAN UNITED LIFE INS CO	ASSETS :	1,935,353,733
PO BOX 368	LIABILITIES :	1,843,886,953
INDIANAPOLIS, IN 46206-0000	SURPLUS :	91,466,780
AMOCO LIFE INS CO	ASSETS :	24,704,881
306 S 15 ST	LIABILITIES :	15,568,257
OMAHA, NE 68102-0000	SURPLUS :	7,636,624
ANCHOR NATIONAL LIFE INS CO	ASSETS :	1,740,073,897
CAMELBACK AT 22 ST	LIABILITIES :	1,694,522,691
PHOENIX, AZ 85016-	SURPLUS :	43,549,936
ARMOUR LIFE INS CO	ASSETS :	8,627,542
PO BOX 19089	LIABILITIES :	4,389,453
KANSAS CITY, MO 64141-0000	SURPLUS :	3,038,089
ASSOCIATION LIFE INS CO INC	ASSETS :	45,846,237
PO BOX 8-B	LIABILITIES :	35,862,038
MILWAUKEE, WI 53201-0000	SURPLUS :	8,484,199

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

ATLANTIC & PACIFIC LIFE INS CO OF AM	ASSETS :	8,438,739
2840 NE EXPY NE	LIABILITIES :	7,112,627
ATLANTA, GA 30345-0000	SURPLUS :	776,111
BALTIMORE LIFE INS CO	ASSETS :	261,916,434
901 N HOWARD ST	LIABILITIES :	239,163,391
BALTIMORE, MD 21201-0000	SURPLUS :	22,753,042
BANKERS FIDELITY LIFE INS CO	ASSETS :	24,864,496
PO BOX 10245	LIABILITIES :	21,379,941
ATLANTA, GA 30319-0000	SURPLUS :	2,707,631
BANKERS LIFE & CAS CO	ASSETS :	1,340,806,864
4444 W LAWRENCE AVE	LIABILITIES :	1,185,699,803
CHICAGO, IL 60630-0000	SURPLUS :	145,107,061
BANKERS LIFE CO	ASSETS :	11,358,455,911
711 HIGH ST	LIABILITIES :	11,027,933,227
DES MOINES, IA 50307-0000	SURPLUS :	330,522,683
BANKERS LIFE INS CO OF NEBRASKA	ASSETS :	940,950,203
PO BOX 81889	LIABILITIES :	856,264,285
LINCOLN, NE 68501-0000	SURPLUS :	84,685,917
BANKERS NATIONAL LIFE INS CO	ASSETS :	331,297,625
1599 LITTLETON RD	LIABILITIES :	301,297,625
PARSIPPANY, NJ 07054-0000	SURPLUS :	28,500,000
BANKERS SECURITY LIFE INS SOCIETY	ASSETS :	214,464,382
1701 PENN AVE NW	LIABILITIES :	189,346,755
WASHINGTON, DC 20006-N000	SURPLUS :	22,361,901
BANKERS UNITED LIFE ASSURANCE CO	ASSETS :	208,433,099
4333 EDGEWOOD RD NE	LIABILITIES :	188,331,917
CEDAR RAPIDS, IA 52499-0000	SURPLUS :	18,601,182
BANNER LIFE INS CO	ASSETS :	286,085,683
1701 RESEARCH BLVD	LIABILITIES :	234,683,392
ROCKVILLE, MD 20850	SURPLUS :	49,402,290
BCS LIFE INS CO	ASSETS :	46,855,762
676 N ST CLAIR ST	LIABILITIES :	24,868,043
CHICAGO, IL 60611-0000	SURPLUS :	19,487,718
BENEFICIAL LIFE INS CO	ASSETS :	599,845,379
36 S STATE ST	LIABILITIES :	551,735,368
SALT LAKE CITY, UT 84136-0000	SURPLUS :	47,010,011
BENEFICIAL STANDARD LIFE INS CO	ASSETS :	213,532,155
3700 WILSHIRE BLVD	LIABILITIES :	162,434,886
LOS ANGELES, CA 90010-0000	SURPLUS :	46,387,684

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

BENEFIT TRUST LIFE INS CO	ASSETS :	202,052,579
1771 HOWARD ST	LIABILITIES :	176,823,442
CHICAGO, IL 60626-0000	SURPLUS :	25,229,137
BERKSHIRE LIFE INS CO	ASSETS :	505,139,149
700 SOUTH ST	LIABILITIES :	468,593,148
PITTSFIELD, PA 01201-0000	SURPLUS :	36,546,001
BOSTON MUTUAL LIFE INS CO	ASSETS :	178,460,785
120 ROYAL ST	LIABILITIES :	162,266,401
CANTON, MA 02021-0000	SURPLUS :	16,194,384
BRADFORD NATIONAL LIFE INS CO	ASSETS :	19,312,821
771 CORPORATE DR	LIABILITIES :	13,255,507
LEXINGTON, KY 4050300000	SURPLUS :	4,857,313
BUSINESS MENS ASSURANCE CO OF AM	ASSETS :	890,077,085
PO BOX 458	LIABILITIES :	780,248,759
KANSAS CITY, MO 64141-0000	SURPLUS :	97,828,326
CANADA LIFE ASSURANCE CO US BR	ASSETS :	619,464,183
330 UNIVERSITY AVE	LIABILITIES :	604,603,094
TORONTO, CN M5G 1R8	SURPLUS :	14,361,089
CAPITOL LIFE INS CO	ASSETS :	2,402,805,547
PO BOX 1200	LIABILITIES :	2,313,743,364
DENVER, CO 80201-0000	SURPLUS :	78,634,053
CELINA NATIONAL LIFE INS CO	ASSETS :	15,964,206
INSURANCE SQ	LIABILITIES :	10,135,156
CELINA, OH 45822-0000	SURPLUS :	4,729,050
CELTIC LIFE INS CO	ASSETS :	37,508,760
266 PEARL ST	LIABILITIES :	29,680,074
HARTFORD, CT 06103-0000	SURPLUS :	6,728,686
CENTENNIAL LIFE INS CO	ASSETS :	113,847,175
PO BOX 470	LIABILITIES :	106,946,127
OVERLAND PARK, KS 66201-0000	SURPLUS :	5,401,048
CENTRAL NATIONAL LIFE IN CO OF OMAHA	ASSETS :	316,783,964
400 BENEFICIAL CTR	LIABILITIES :	251,333,324
PEAPACK, NJ 07977-0000	SURPLUS :	64,350,640
CENTRAL STATES H & L CO OF OMAHA	ASSETS :	71,493,964
PO BOX 34350	LIABILITIES :	55,941,003
OMAHA, NE 68134-0000	SURPLUS :	15,552,961
CENTRAL UNITED LIFE INS CO	ASSETS :	36,094,761
PO BOX 3247	LIABILITIES :	29,332,457
SIOUX CITY, IA 51101-0000	SURPLUS :	5,252,881

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

CENTURION LIFE INS CO
207 NINTH ST
DES MOINES, IA 50307-0000
ASSETS : 107,603,253
LIABILITIES : 50,631,869
SURPLUS : 54,971,384

CERTIFIED LIFE INS CO
14724 VENTURA BLVD
SHERMAN OAKS, CA 91403-0000
ASSETS : 86,675,433
LIABILITIES : 61,062,885
SURPLUS : 24,412,546

CHARTER NATIONAL LIFE INS CO
8301 MARYLAND AVE
ST LOUIS, MO 63105
ASSETS : 329,122,379
LIABILITIES : 302,501,832
SURPLUS : 25,520,547

CHARTER SECURITY L I C (LOUISIANA)
97 MAIN ST
CHATHAM, NJ 07928-0000
ASSETS : 1,011,015,645
LIABILITIES : 906,480,141
SURPLUS : 102,787,036

CHARTER SECURITY LIFE INS CO
97 MAIN ST
CHATHAM, NJ 07928-0000
ASSETS : 2,191,800,978
LIABILITIES : 2,086,868,186
SURPLUS : 103,432,792

CHESAPEAKE LIFE INS CO
PO BOX 16170
PHOENIX, AZ 85011-0000
ASSETS : 57,116,341
LIABILITIES : 52,547,392
SURPLUS : 3,123,303

CHRYSLER LIFE INS CO
900 TOWER DR
TROY, MI 48098-0000
ASSETS : 48,305,020
LIABILITIES : 32,559,532
SURPLUS : 14,245,488

CITIZENS SECURITY LIFE INS CO
PO BOX 3010
FRANKFORT, KY 40603-0000
ASSETS : 24,765,216
LIABILITIES : 21,724,114
SURPLUS : 1,991,872

CM LIFE INS CO
140 GARDEN ST
HARTFORD, CT 06115-0000
ASSETS : 6,069,289
LIABILITIES : 1,544,338
SURPLUS : 2,524,950

CML PENSION & LIFE INS CO
140 GARDEN ST
HARTFORD, CT 06115-0000
ASSETS : 5,944,683
LIABILITIES : 1,284,874
SURPLUS : 2,659,808

COASTAL STATES LIFE INS CO
PO BOX 56189
ATLANTA, GA 30303-0000
ASSETS : 130,659,647
LIABILITIES : 120,651,488
SURPLUS : 7,682,386

COLLEGE LIFE INS CO OF AMERICA
PO BOX 68181
INDIANAPOLIS, IN 46268-0000
ASSETS : 207,757,800
LIABILITIES : 197,554,565
SURPLUS : 8,651,288

COLONIAL LIFE & ACCIDENT INS CO
PO BOX 1365
COLUMBIA, SC 29202-0000
ASSETS : 197,462,369
LIABILITIES : 140,411,653
SURPLUS : 51,875,533

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

COLONIAL LIFE INS CO OF AMERICA	ASSETS :	421,372,110
ONE GRANITE PL	LIABILITIES :	373,888,012
CONCORD, NH 03301-0000	SURPLUS :	46,164,098
COLONIAL PENN LIFE INS CO	ASSETS :	457,681,669
FIVE PENN CENTER PLZ	LIABILITIES :	335,842,935
PHILADELPHIA, PA 19181-0000	SURPLUS :	120,338,734
COLUMBIA NATIONAL LIFE INS CO	ASSETS :	73,769,330
88 E BROAD ST	LIABILITIES :	65,436,172
COLUMBUS, OH 43215-0000	SURPLUS :	6,833,158
COLUMBIAN MUTUAL LIFE INS CO	ASSETS :	157,274,394
1 COLUMBIAN MUT PLZ	LIABILITIES :	145,648,074
BINGHAMTON, NY 13902-0000	SURPLUS :	11,626,320
COLUMBUS MUTUAL LIFE INS CO	ASSETS :	593,258,007
303 E BROAD ST	LIABILITIES :	540,028,570
COLUMBUS, OH 43215-0000	SURPLUS :	52,129,437
COLUMBUS SECURITY LIFE INS CO	ASSETS :	6,238,503
518 E BROAD ST	LIABILITIES :	554,551
COLUMBUS, OH 43215-0000	SURPLUS :	3,683,951
COMBINED INS CO OF AMERICA	ASSETS :	1,315,328,628
707 COMBINED CTR	LIABILITIES :	982,921,987
NORTHBROOK, IL 60062-0000	SURPLUS :	304,068,074
COMMERCIAL LIFE INS CO	ASSETS :	414,042,767
2 CORPORATE PL S	LIABILITIES :	358,439,049
PISCATAWAY, NJ 08854-0000	SURPLUS :	53,103,718
COMMERCIAL UNION LIFE INS CO OF AM	ASSETS :	144,502,605
ONE BEACON ST	LIABILITIES :	125,213,327
BOSTON, MA 02108-0000	SURPLUS :	18,161,077
COMMONWEALTH LIFE INS CO	ASSETS :	1,317,214,157
PO BOX 32800	LIABILITIES :	1,151,507,969
LOUISVILLE, KY 40232-0000	SURPLUS :	160,621,688
CONFEDERATION LIFE INS CO US BR	ASSETS :	507,441,016
321 BLOOR ST EAST	LIABILITIES :	495,351,405
TORONTO, CN M4WST	SURPLUS :	11,289,611
CONNECTICUT GENERAL LIFE INS CO	ASSETS :	17,425,832,921
900 COTTAGE GROVE RD	LIABILITIES :	16,652,829,751
HARTFORD, CT 06152-0000	SURPLUS :	743,111,560
CONNECTICUT MUTUAL LIFE INS CO	ASSETS :	6,753,954,380
140 GARDEN STREET	LIABILITIES :	6,381,530,318
HARTFORD, CT 06115-0000	SURPLUS :	372,424,062

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

CONSTITUTION LIFE INS CO	ASSETS :	99,365,420
325 W TOUHY AVE	LIABILITIES :	71,049,686
PARK RIDGE, IL 60068-0000	SURPLUS :	27,115,733
CONSUMERS LIFE INS CO	ASSETS :	43,293,642
PO BOX 26	LIABILITIES :	39,787,533
CAMP HILL, PA 17011-0000	SURPLUS :	2,406,109
CONSUMERS UNITED INS CO	ASSETS :	27,714,019
2100 M STREET NW	LIABILITIES :	24,685,388
WASHINGTON, DC 20037-0000	SURPLUS :	1,828,631
CONTINENTAL AMERICAN LIFE INS CO	ASSETS :	327,695,278
PO BOX 15750	LIABILITIES :	279,716,947
WILMINGTON, DE 19850-	SURPLUS :	44,107,571
CONTINENTAL ASSURANCE CO	ASSETS :	4,077,317,201
PO BOX 1236	LIABILITIES :	3,787,156,223
MILWAUKEE, WI 53201-0000	SURPLUS :	268,330,113
CONTINENTAL GENERAL INS CO	ASSETS :	33,272,625
8901 INDIAN HILLS DR	LIABILITIES :	27,346,517
OMAHA, NE 68114-0000	SURPLUS :	4,815,334
COVENANT LIFE INSURANCE CO	ASSETS :	55,611,926
PO BOX 1169	LIABILITIES :	45,358,273
HARTFORD, CN 06101 0000	SURPLUS :	8,753,653
CREDIT LIFE INS CO	ASSETS :	187,870,534
PO BOX 480	LIABILITIES :	166,207,429
SPRINGFIELD, OH 45501-0000	SURPLUS :	20,463,105
CROWN AMERICA LIFE INS CO	ASSETS :	6,201,587
120 BLOOR ST EAST	LIABILITIES :	3,138,015
TORONTO ONTARIO, CN M4W1B-8000	SURPLUS :	1,743,572
CROWN LIFE INS CO US BR	ASSETS :	1,636,521,043
120 BLOOR ST E	LIABILITIES :	1,593,706,995
TORONTO, CN M4W1BB8	SURPLUS :	42,014,048
CUDIS INS SOCIETY INC	ASSETS :	208,708,915
PO BOX 391	LIABILITIES :	135,213,658
MADISON, WI 53701-0000	SURPLUS :	68,495,257
CUNA MUTUAL INS SOCIETY	ASSETS :	509,685,028
PO BOX 391	LIABILITIES :	380,661,538
MADISON, WI 53701-0000	SURPLUS :	129,023,490
DELAWARE AMERICAN LIFE INS CO	ASSETS :	51,936,861
PO BOX 667	LIABILITIES :	42,503,097
WILMINGTON, DE 19899-0000	SURPLUS :	7,233,764

DREYFUS LIFE INS CO	ASSETS :	11,748,913
767 5 AVE	LIABILITIES :	5,347,282
NEW YORK, NY 10153-0000	SURPLUS :	4,401,631
DURHAM LIFE INS CO	ASSETS :	497,310,301
PO BOX 27807	LIABILITIES :	417,456,367
RALEIGH, NC 27611-0000	SURPLUS :	64,864,803
E F HUTTON LIFE INS CO	ASSETS :	414,176,512
PO BOX 2700	LIABILITIES :	365,944,016
LA JOLLA, CA 92038-0000	SURPLUS :	46,732,496
EDUCATORS MUTUAL LIFE INS CO	ASSETS :	75,192,862
PO BOX 3149	LIABILITIES :	67,322,445
LANCASTER, PA 17604-0000	SURPLUS :	7,870,416
EMPIRE GENERAL LIFE INS CO	ASSETS :	113,710,414
PO BOX 2606	LIABILITIES :	94,534,076
BIRMINGHAM, AL 35202-0000	SURPLUS :	17,676,338
EMPLOYERS LIFE INS CO OF WAUSAU	ASSETS :	337,691,264
2000 WESTWOOD DR	LIABILITIES :	321,926,715
WAUSAU, WI 54401-0000	SURPLUS :	14,514,549
EMPLOYERS MODERN LIFE CO	ASSETS :	40,671,120
PO BOX 712	LIABILITIES :	34,311,669
DES MOINES, IA 50303-0000	SURPLUS :	4,359,451
EQUITABLE LIFE ASR SOC OF THE US	ASSETS :	43,305,559,346
1285 AVE OF AMERICAS	LIABILITIES :	42,139,638,538
NEW YORK, NY 10019-0000	SURPLUS :	1,165,920,808
EQUITABLE LIFE INS CO	ASSETS :	369,972,739
PO BOX 900	LIABILITIES :	287,375,462
MCLEAN, VA 22101-	SURPLUS :	72,583,313
EQUITABLE LIFE INS CO OF IOWA	ASSETS :	1,288,472,882
PO BOX 1635	LIABILITIES :	1,190,940,668
DES MOINES, IA 50306-0000	SURPLUS :	92,531,914
EQUITABLE VARIABLE LIFE INS CO	ASSETS :	1,311,388,624
1285 AVE OF AMERICAS	LIABILITIES :	1,200,779,427
NEW YORK, NY 10019-0000	SURPLUS :	109,509,197
ERIE FAMILY LIFE INS CO	ASSETS :	49,168,571
100 ERIE INS PL	LIABILITIES :	32,099,285
ERIE, PA 16530-0000	SURPLUS :	15,949,286
EXECUTIVE FUND LIFE INS CO	ASSETS :	49,411,920
3130 WILSHIRE BLVD	LIABILITIES :	40,207,455
SANTA MONICA, CA 90406-0000	SURPLUS :	7,704,465

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

EXECUTIVE LIFE INS CO OF NEW YORK	ASSETS :	1,187,273,871
390 N BROADWAY	LIABILITIES :	1,165,314,105
JERICHO, NY 11753-0000	SURPLUS :	20,637,352
FAIRFIELD LIFE INS CO	ASSETS :	57,910,587
2 GREENWICH PLZ	LIABILITIES :	46,066,867
GREENWICH, CT 06830-0000	SURPLUS :	9,843,720
FAMILY LIFE INS CO	ASSETS :	187,305,295
PARK PLACE	LIABILITIES :	153,439,454
SEATTLE, WA 98101-0000	SURPLUS :	31,742,161
FARM & RANCH LIFE INS CO	ASSETS :	38,996,884
PO BOX 3298	LIABILITIES :	31,560,077
WICHITA, KS 67201-0000	SURPLUS :	6,436,806
FARM FAMILY LIFE INS CO	ASSETS :	206,794,419
PO BOX 656	LIABILITIES :	190,667,086
ALBANY, NY 12201-0000	SURPLUS :	14,927,113
FARMERS & TRADERS LIFE INS CO	ASSETS :	141,352,802
PO BOX 1056	LIABILITIES :	131,538,718
SYRACUSE, NY 13201-0000	SURPLUS :	9,814,084
FEDERAL HOME LIFE INS CO	ASSETS :	368,963,358
78 W MICHIGAN AVE	LIABILITIES :	336,968,914
BATTLE CREEK, MI 49016-0000	SURPLUS :	30,894,444
FEDERAL KEMPER LIFE ASSURANCE CO	ASSETS :	566,137,236
KEMPER INS BLDG D3	LIABILITIES :	503,882,047
LONG GROVE, IL 60049-0000	SURPLUS :	60,209,924
FEDERAL LIFE INS CO (MUTUAL)	ASSETS :	224,980,747
3750 W DEERFIELD RD	LIABILITIES :	206,426,304
RIVERWOODS, IL 60015-0000	SURPLUS :	18,554,443
FEDERATED LIFE INS CO	ASSETS :	169,146,274
129 E BROADWAY	LIABILITIES :	109,056,783
OWATONNA, MN 55060-0000	SURPLUS :	59,089,491
FIDELITY & GUARANTY LIFE INS CO	ASSETS :	319,222,399
PO BOX 1137	LIABILITIES :	281,653,259
BALTIMORE, MD 21203-0000	SURPLUS :	35,569,140
FIDELITY BANKERS LIFE INS CO	ASSETS :	202,816,638
PO BOX 2368	LIABILITIES :	174,332,757
RICHMOND, VA 23218-0000	SURPLUS :	25,473,881
FIDELITY LIFE ASN	ASSETS :	232,847,108
KEMPER INS BLDG D3	LIABILITIES :	176,062,679
LONG GROVE, IL 60049-0000	SURPLUS :	56,784,429

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

FIDELITY MUTUAL LIFE INS CO	ASSETS :	1,024,545,462
250 KG OF PRUSSIA RD	LIABILITIES :	978,096,828
RADNOR, PA 19087-0000	SURPLUS :	46,448,634
FIDELITY SECURITY LIFE INS CO	ASSETS :	36,964,957
3130 BROADWAY	LIABILITIES :	25,233,862
KANSAS CITY, MO 64111-0000	SURPLUS :	10,231,095
FIDELITY UNION LIFE INS CO	ASSETS :	713,001,058
PO BOX 500	LIABILITIES :	577,957,907
DALLAS, TX 75221-0000	SURPLUS :	95,043,151
FINANCIAL ASSURANCE INC	ASSETS :	26,108,140
300 W 11 ST	LIABILITIES :	24,023,216
KANSAS CITY, MO 64105-0000	SURPLUS :	1,072,423
FIREMANS FUND AMN LIFE INS CO	ASSETS :	515,919,081
1600 LOS GAMOS RD	LIABILITIES :	443,421,921
SAN RAFAEL, CA 94911-0000	SURPLUS :	70,497,160
FIRST COLONY LIFE INS CO	ASSETS :	971,053,558
PO BOX 1280	LIABILITIES :	913,695,368
LYNCHBURG, VA 24505-0000	SURPLUS :	53,358,190
FIRST COMMONWEALTH LIFE INS CO	ASSETS :	31,900,623
PO BOX C-32346	LIABILITIES :	30,662,558
RICHMOND, VA 23261-0000	SURPLUS :	488,065
FIRST CONTINENTL LIFE & ACCIDENT I C	ASSETS :	109,213,776
PO BOX 9279	LIABILITIES :	98,801,720
SALT LAKE CITY, UT 84109-0000	SURPLUS :	8,912,056
FIRST DELAWARE LIFE INS CO	ASSETS :	18,849,675
9777 WILSHIRE BLVD	LIABILITIES :	13,058,937
BEVERLY HILLS, CA 90212-0000	SURPLUS :	4,679,738
FIRST PENN PACIFIC LIFE INS CO	ASSETS :	88,983,788
2021 MIDWEST RD	LIABILITIES :	73,752,744
OAK BROOK, IL 60521-0000	SURPLUS :	13,231,044
FIRST PYRAMID LIFE INS CO OF AMERICA	ASSETS :	595,947,289
650 SHACKLEFORD RD	LIABILITIES :	591,241,620
LITTLE ROCK, AR 72211-0000	SURPLUS :	2,755,201
FIRST VARIABLE LIFE INS CO	ASSETS :	252,422,695
590 PLZ WEST BLDG	LIABILITIES :	242,105,044
LITTLE ROCK, AR 72205-0000	SURPLUS :	9,074,922
FIRSTMARK LIFE INS CO OF INDIANA	ASSETS :	23,489,147
300 E FALL CRK PKWY N DR	LIABILITIES :	17,784,116
INDIANAPOLIS, IN 46205-0000	SURPLUS :	4,205,031

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

FIRSTMARK STANDARD LIFE INS CO	ASSETS :	136,682,394
PO BOX 7000	LIABILITIES :	124,795,585
INDIANAPOLIS, IN 46207-0000	SURPLUS :	10,541,260
FORD LIFE INS CO	ASSETS :	120,235,352
THE AMERICAN ROAD	LIABILITIES :	61,795,484
DEARBORN, MI 48121-0000	SURPLUS :	56,939,868
FOREMOST LIFE INS CO	ASSETS :	54,898,708
PO BOX 2450	LIABILITIES :	35,296,307
GRAND RAPIDS, MI 49501-0000	SURPLUS :	18,102,401
FORT DEARBORN LIFE INS CO	ASSETS :	29,345,499
233 N MICHIGAN AVE	LIABILITIES :	20,638,639
CHICAGO, IL 60601-0000	SURPLUS :	7,203,859
FORTUNE NATIONAL LIFE INS CO	ASSETS :	17,318,976
1685 MCFARLAND RD	LIABILITIES :	15,390,899
PITTSBURGH, PA 15216-0000	SURPLUS :	1,115,392
FRANKLIN LIFE INS CO	ASSETS :	2,814,642,022
FRANKLIN SQUARE	LIABILITIES :	2,386,342,022
SPRINGFIELD, IL 62713-0000	SURPLUS :	386,295,906
FRANKONA AMERICA LIFE REASSURANCE CO	ASSETS :	28,651,694
PO BOX 1070	LIABILITIES :	20,347,012
KANSAS CITY, MO 64141-0000	SURPLUS :	6,304,682
GENERAL AMERICAN LIFE INS CO	ASSETS :	2,498,653,149
700 MARKET ST	LIABILITIES :	2,392,834,636
ST LOUIS, MO 63101-0000	SURPLUS :	105,818,512
GENERAL FIDELITY LIFE INS CO	ASSETS :	57,276,708
10089 WILLOWCREEK RD	LIABILITIES :	24,982,848
SAN DIEGO, CA 92131-1690	SURPLUS :	30,793,860
GENERAL REASSURANCE CORP	ASSETS :	513,387,705
2 GREENWICH PLZ	LIABILITIES :	464,610,784
GREENWICH, CT 06830-0000	SURPLUS :	46,776,921
GENERAL SERVICES LIFE INS CO	ASSETS :	30,469,633
1701 PENN AVE NW	LIABILITIES :	22,770,626
WASHINGTON, DC 20006-0000	SURPLUS :	6,499,007
GEORGIA INTERNATIONAL LIFE INS CO	ASSETS :	202,950,816
PO BOX 7325	LIABILITIES :	185,307,769
ATLANTA, GA 30357-0000	SURPLUS :	15,143,047
GERBER LIFE INS CO	ASSETS :	24,569,970
66 CHURCH ST	LIABILITIES :	17,867,083
WHITE PLAINS, NY 10601-0000	SURPLUS :	5,198,637

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

GLOBE LIFE AND ACCIDENT INS CO	ASSETS :	272,034,425
GLOBE LIFE CENTER	LIABILITIES :	204,200,263
OKLAHOMA CITY, OK 73184-0000	SURPLUS :	61,506,262
GLOBE LIFE INS CO	ASSETS :	357,017,808
222 N DEARBORN ST	LIABILITIES :	334,165,251
CHICAGO, IL 60601-0000	SURPLUS :	21,652,557
GOLDEN RULE INS CO	ASSETS :	86,689,611
GOLDEN RULE BLDG	LIABILITIES :	67,761,583
INDIANAPOLIS, IN 46224-4199	SURPLUS :	16,927,628
GREAT AMERICAN LIFE INS CO	ASSETS :	1,153,236,359
PO BOX 30019	LIABILITIES :	1,076,282,736
LOS ANGELES, CA 90030-0000	SURPLUS :	75,446,122
GREAT AMERICAN RESERVE INS CO	ASSETS :	265,484,873
PO BOX 388	LIABILITIES :	233,051,342
DALLAS, TX 75221-0000	SURPLUS :	30,346,401
GREAT SOUTHERN LIFE INS CO	ASSETS :	547,374,611
PO BOX 1972	LIABILITIES :	467,950,958
HOUSTON, TX 77251-0000	SURPLUS :	77,423,652
GREAT WEST LIFE ASSURANCE CO	ASSETS :	2,766,242,774
60 OSBORNE ST N	LIABILITIES :	2,751,101,476
WINNIPEG, CN R3C	SURPLUS :	14,316,298
GREAT-WEST LIFE & ANNUITY INS CO	ASSETS :	93,197,672
1675 BROADWAY	LIABILITIES :	74,864,398
DENVER, CO 802025	SURPLUS :	16,678,274
GUARANTEE RESERVE LIFE INS CO	ASSETS :	43,653,588
530 RIVER OAKS W	LIABILITIES :	38,223,318
CALUMET CITY, IL 60409-0000	SURPLUS :	4,330,270
GUARANTEE TRUST LIFE INS CO	ASSETS :	109,578,346
1275 MILWAUKEE AVE	LIABILITIES :	95,475,150
GLENVIEW, IL 60025-0000	SURPLUS :	14,103,195
GUARDIAN LIFE INS CO OF AMERICA	ASSETS :	2,524,209,228
201 PARK AVE S	LIABILITIES :	2,359,493,163
NEW YORK, NY 10003-0000	SURPLUS :	164,716,065
GULF LIFE INS CO	ASSETS :	1,043,061,246
1301 GULF LIFE DR	LIABILITIES :	886,556,112
JACKSONVILLE, FL 32207-0000	SURPLUS :	141,737,234
HARLEYSVILLE LIFE INS CO	ASSETS :	46,398,643
355 MAPLE AVE	LIABILITIES :	36,854,363
HARLEYSVILLE, PA 19438-0000	SURPLUS :	8,044,280

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

HARTFORD LIFE & ACCIDENT INS CO	ASSETS :	641,798,663
HARTFORD PLZ	LIABILITIES :	481,522,791
HARTFORD, CT 06115-0000	SURPLUS :	158,275,871
HARTFORD LIFE INS CO OF CONNECTICUT	ASSETS :	1,293,868,550
HARTFORD PLZ	LIABILITIES :	1,224,266,655
HARTFORD, CT 06115-0000	SURPLUS :	68,501,895
HARTFORD VARIABLE ANNUITY LIFE INS C	ASSETS :	576,278,190
HARTFORD PLZ	LIABILITIES :	571,214,637
HARTFORD, CT 06115-0000	SURPLUS :	3,063,553
HERITAGE LIFE INS CO	ASSETS :	43,191,245
30851 W AGOURA RD	LIABILITIES :	31,705,827
AGOURA HILLS, CA 91301-0000	SURPLUS :	9,885,418
HOLIDAY LIFE INS CO	ASSETS :	11,392,009
707 COMBINED CENTRE	LIABILITIES :	7,075,363
NORTHBROOK, IL 60062-0000	SURPLUS :	3,116,646
HOME BENEFICIAL LIFE INS CO	ASSETS :	809,213,036
3901 W BROAD ST	LIABILITIES :	593,978,279
RICHMOND, VA 23230-0000	SURPLUS :	207,234,757
HOME LIFE FINANCIAL ASSURANCE CORP	ASSETS :	62,665,190
2400 WEST BAY DR	LIABILITIES :	48,590,232
LARGO, FL 33540-0000	SURPLUS :	12,074,958
HOME LIFE INS CO	ASSETS :	2,228,200,247
253 BROADWAY	LIABILITIES :	2,095,815,133
NEW YORK, NY 10007-0000	SURPLUS :	132,385,113
HOME MUTUAL LIFE INS CO	ASSETS :	42,000,021
CENTRE ST/PARK AVE	LIABILITIES :	35,631,400
BALTIMORE, MD 21201-0000	SURPLUS :	6,368,621
HORACE MANN LIFE INS CO	ASSETS :	846,686,991
1 HORACE MANN PLZ	LIABILITIES :	744,562,718
SPRINGFIELD, IL 62715-0000	SURPLUS :	100,624,273
IDS LIFE INS CO	ASSETS :	3,378,854,889
IDS TOWER	LIABILITIES :	3,267,193,968
MINNEAPOLIS, MN 55402-0000	SURPLUS :	110,560,922
INA LIFE INS CO	ASSETS :	1,532,387,071
1600 ARCH ST	LIABILITIES :	1,479,001,369
PHILADELPHIA, PA 19101-0000	SURPLUS :	51,878,702
INDIANAPOLIS LIFE INS CO	ASSETS :	687,393,857
PO BOX 1230B	LIABILITIES :	615,764,859
INDIANAPOLIS, IN 46206-0000	SURPLUS :	71,628,998

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

INDIANAPOLIS LIFE PENSION & INS CO	ASSETS :	10,200,197
PO BOX 12308	LIABILITIES :	6,283,351
INDIANAPOLIS, IN 46206-0000	SURPLUS :	2,716,845
INDIVIDUAL ASSURANCE CO LIFE H & ACC	ASSETS :	12,252,309
313 E 16 ST	LIABILITIES :	6,715,031
KANSAS CITY, MO 64108-0000	SURPLUS :	4,537,278
INDUSTRIAL LIFE INS CO	ASSETS :	29,916,617
PO BOX 220998	LIABILITIES :	23,467,898
DALLAS, TX 75222-0000	SURPLUS :	5,448,719
INTEGON LIFE INS CORP	ASSETS :	382,514,884
PO BOX 3199	LIABILITIES :	342,511,248
WINSTON-SALEM, NC 27152-0000	SURPLUS :	33,647,386
INTEGRITY NATIONAL LIFE INS CO	ASSETS :	18,237,931
PO BOX 32350	LIABILITIES :	14,835,635
LOUISVILLE, KY 40232-0000	SURPLUS :	2,302,296
INTER OCEAN INS CO	ASSETS :	181,186,933
PO BOX 145497	LIABILITIES :	136,632,305
CINCINNATI, OH 45214-N000	SURPLUS :	42,554,628
INTER-AMERICAN LIFE INS CO	ASSETS :	14,303,140
330 MAIN ST	LIABILITIES :	11,428,022
CHATHAM, NJ 07928-0000	SURPLUS :	1,675,118
INTERCONTINENTAL LIFE INS CO	ASSETS :	51,352,526
WSTMNSTR/PARKER RD	LIABILITIES :	45,339,739
ELIZABETH, NJ 07208-0000	SURPLUS :	4,512,387
INVESTORS FIDELITY LIFE ASR CORP	ASSETS :	6,627,292
PO BOX 1438	LIABILITIES :	4,332,734
COLUMBUS, OH 43216-0000	SURPLUS :	1,627,892
INVESTORS GUARANTY LIFE INS CO	ASSETS :	48,849,100
3003-77 AVE SE	LIABILITIES :	37,295,483
MERCER ISLAND, WA 98040-0000	SURPLUS :	10,447,313
INVESTORS HERITAGE LIFE INS CO	ASSETS :	76,071,630
PO BOX 717	LIABILITIES :	69,555,336
FRANKFORT, KY 40602-0000	SURPLUS :	5,516,294
INVESTORS LIFE INS CO NORTH AMERICA	ASSETS :	755,822,930
1600 ARCH ST	LIABILITIES :	738,434,507
PHILADELPHIA, PA 19101-0000	SURPLUS :	16,388,423
INVESTORS LIFE INS CO OF NEBRASKA	ASSETS :	42,662,283
ONE MIDLAND PLZ	LIABILITIES :	31,435,383
SIOUX FALLS, SD 57193-0000	SURPLUS :	10,226,900

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

ITT LIFE INS CORP	ASSETS :	269,699,462
600 S COUNTRY RD	LIABILITIES :	172,734,308
MINNEAPOLIS, MN 55426-0000	SURPLUS :	94,965,154
ITT LYNDON LIFE INS CO	ASSETS :	64,944,924
12555 MANCHESTER RD	LIABILITIES :	47,531,888
ST LOUIS, MO 63131-0000	SURPLUS :	15,913,036
JACKSON NATIONAL LIFE INS CO	ASSETS :	629,878,065
5901 EXECUTIVE DR	LIABILITIES :	592,010,628
LANSING, MI 48910-0000	SURPLUS :	30,818,333
JC PENNEY LIFE INS CO	ASSETS :	229,048,290
PO BOX 179	LIABILITIES :	157,933,090
DALLAS, TX 75221-0000	SURPLUS :	69,115,200
JEFFERSON NATL LIFE INS CO	ASSETS :	233,995,870
ONE VIRGINIA AVE	LIABILITIES :	208,465,917
INDIANAPOLIS, IN 46204-0000	SURPLUS :	24,204,690
JEFFERSON PILOT LIFE INS CO	ASSETS :	5,621,637
PO BOX 21008	LIABILITIES :	72,886
GREENSBORO, NC 27420-0000	SURPLUS :	4,348,751
JEFFERSON PILOT PENSION LIFE INS CO	ASSETS :	162,740,136
PO BOX 20168	LIABILITIES :	158,382,446
GREENSBORO, NC 27420 0000	SURPLUS :	3,157,689
JEFFERSON STANDARD LIFE INS CO	ASSETS :	1,613,867,909
PO BOX 21008	LIABILITIES :	1,262,620,391
GREENSBORO, NC 27420-0000	SURPLUS :	326,247,518
JOHN ALDEN LIFE INS CO	ASSETS :	694,929,114
PO BOX 020270	LIABILITIES :	623,911,983
MIAMI, FL 33102-0270	SURPLUS :	68,417,131
JOHN DEERE LIFE INS CO	ASSETS :	122,921,125
110 N EAST ST	LIABILITIES :	110,308,671
JACKSONVILLE, IL 62651	SURPLUS :	10,612,454
JOHN HANCOCK MUTUAL LIFE INS CO	ASSETS :	23,458,537,093
PO BOX 111	LIABILITIES :	22,491,776,238
BOSTON, MA 02117-0000	SURPLUS :	966,760,855
JOHN HANCOCK VARIABLE LIFE INS CO	ASSETS :	212,512,008
PO BOX 717	LIABILITIES :	87,649,212
BOSTON, MA 02117-0000	SURPLUS :	122,862,796
KANSAS CITY LIFE INS CO	ASSETS :	825,368,854
PO BOX 139	LIABILITIES :	740,585,611
KANSAS CITY, MO 64141-0000	SURPLUS :	61,662,393

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

KEMPER INVESTORS LIFE INS CO	ASSETS :	2,051,542,663
120 S LASALLE ST	LIABILITIES :	2,015,770,131
CHICAGO, IL 60603-0000	SURPLUS :	34,272,532
KENNESAW LIFE & ACCIDENT INS CO	ASSETS :	40,451,693
PO BOX 7580	LIABILITIES :	35,611,356
ATLANTA, GA 30357-0000	SURPLUS :	3,840,337
KENTUCKY CENTRAL LIFE INS CO	ASSETS :	445,109,186
KINCAID TOWERS	LIABILITIES :	392,276,564
LEXINGTON, KY 40507-0000	SURPLUS :	46,692,065
KENTUCKY HOME MUTUAL LIFE INS CO	ASSETS :	39,365,059
1800 KY HOME LIFE BLDG	LIABILITIES :	33,018,331
LOUISVILLE, KY 40202-0000	SURPLUS :	6,346,728
KEYSTONE PROVIDENT LIFE INS CO	ASSETS :	1,032,166,452
99 HIGH ST	LIABILITIES :	1,005,528,542
BOSTON, MA 02110-0000	SURPLUS :	25,130,410
LAFAYETTE LIFE INS CO	ASSETS :	258,821,468
PO BOX 7007	LIABILITIES :	235,367,215
LAFAYETTE, IN 47903-0000	SURPLUS :	23,454,253
LAYMEN NATL LIFE INS CO	ASSETS :	24,518,173
PO BOX 40913	LIABILITIES :	21,773,119
INDIANAPOLIS, IN 46240-0913	SURPLUS :	1,745,054
LIBERTY LIFE ASSURANCE CO OF BOSTON	ASSETS :	353,536,443
175 BERKELEY ST	LIABILITIES :	321,854,054
BOSTON, MA 02117-0000	SURPLUS :	30,582,389
LIBERTY LIFE INS CO	ASSETS :	614,547,703
PO BOX 789	LIABILITIES :	517,191,318
GREENVILLE, SC 29602-0789	SURPLUS :	87,436,385
LIBERTY NATIONAL LIFE INS CO	ASSETS :	1,958,740,265
PO BOX 2612	LIABILITIES :	1,587,461,473
BIRMINGHAM, AL 35202-0000	SURPLUS :	328,218,084
LIFE & CASUALTY INS CO OF TENNESSEE	ASSETS :	1,195,586,171
AMN GENL CTR 2035	LIABILITIES :	1,076,347,902
NASHVILLE, TN 37250-0000	SURPLUS :	96,558,269
LIFE ASSURANCE CO OF PENNSYLVANIA	ASSETS :	52,691,102
222 N MICHIGAN AVE	LIABILITIES :	45,966,092
CHICAGO, IL 60601-0000	SURPLUS :	5,553,773
LIFE INS CO OF ILLINOIS	ASSETS :	31,077,657
3750 W DEERFIELD RD	LIABILITIES :	19,085,289
RIVERWOODS, IL 60015-0000	SURPLUS :	10,892,366

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

LIFE INS CO OF NORTH AMERICA	ASSETS :	1,003,339,390
1600 ARCH ST	LIABILITIES :	769,497,359
PHILADELPHIA, PA 19101-0000	SURPLUS :	231,832,031
LIFE INS CO OF THE SOUTHWEST	ASSETS :	215,184,737
PO BOX 47421	LIABILITIES :	186,645,293
DALLAS, TX 75247-0000	SURPLUS :	26,539,444
LIFE INS CO OF VIRGINIA	ASSETS :	1,780,604,727
6610 W BROAD ST	LIABILITIES :	1,578,701,856
RICHMOND, VA 23230-0000	SURPLUS :	168,323,126
LIFE INVESTORS INS CO OF AMERICA	ASSETS :	580,832,447
4333 EDGEWOOD RD NE	LIABILITIES :	516,872,923
CEDAR RAPIDS, IA 52499-0000	SURPLUS :	62,456,493
LIFE OF MID AMERICA INS CO	ASSETS :	17,852,866
300 W EIGHTH	LIABILITIES :	15,180,203
TOPEKA, KS 66603-0000	SURPLUS :	1,472,663
LINCOLN AMERICAN LIFE INS CO	ASSETS :	102,785,139
PO BOX 3250	LIABILITIES :	92,933,231
MEMPHIS, TN 38173-0000	SURPLUS :	8,751,908
LINCOLN INCOME LIFE INS CO	ASSETS :	105,730,434
PO BOX 32050	LIABILITIES :	95,671,748
LOUISVILLE, KY 40232-0000	SURPLUS :	8,583,233
LINCOLN NATIONAL LIFE INS CO	ASSETS :	4,681,607,305
1300 S CLINTON ST	LIABILITIES :	4,298,415,377
FORT WAYNE, IN 46801-0000	SURPLUS :	358,191,928
LINCOLN NATIONAL PENSION INS CO	ASSETS :	2,019,857,476
1300 S CLINTON ST	LIABILITIES :	1,939,452,878
FORT WAYNE, IN 46801-0000	SURPLUS :	78,404,598
LONE STAR LIFE INS CO	ASSETS :	172,834,891
PO BOX 35047	LIABILITIES :	146,639,142
DALLAS, TX 75235-0000	SURPLUS :	24,629,749
LOYAL AMERICAN LIFE INS CO	ASSETS :	124,124,731
PO BOX 6408	LIABILITIES :	109,386,925
MOBILE, AL 36660-0408	SURPLUS :	13,237,805
LOYALTY LIFE INS CO	ASSETS :	91,904,496
2 CORPORATE PLACE S	LIABILITIES :	69,651,261
PISCATAWAY, NJ 08854-0000	SURPLUS :	20,253,235
MACCABEES MUTUAL LIFE INS CO	ASSETS :	491,406,927
25800 NW HWY PO BOX 2165	LIABILITIES :	469,719,511
SOUTHFIELD, MI 48037-0000	SURPLUS :	21,687,416

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES
IN THE STATE OF WEST VIRGINIA 1983

MAINE FIDELITY LIFE INS CO	ASSETS :	20,706,720
55 WEST ST	LIABILITIES :	16,469,605
KEENE, NH 03431-0000	SURPLUS :	2,484,115
MANHATTAN LIFE INS CO	ASSETS :	861,358,154
111 W 57 ST	LIABILITIES :	835,601,392
NEW YORK, NY 10019-0000	SURPLUS :	19,073,514
MANHATTAN NATIONAL LIFE INS CO	ASSETS :	62,021,428
111 W 57 ST	LIABILITIES :	56,648,511
NEW YORK, NY 10019-0000	SURPLUS :	3,932,296
MANUFACTURERS LIFE INS CO	ASSETS :	3,612,671,226
200 BLOOR ST EAST	LIABILITIES :	3,549,555,145
TORONTO, CN M4WST	SURPLUS :	61,116,082
MASSACHUSETTS CASUALTY INS CO	ASSETS :	66,489,176
50 CONGRESS ST	LIABILITIES :	52,850,435
BOSTON, MA 02109-0000	SURPLUS :	12,438,740
MASSACHUSETTS GENERAL LIFE INS CO	ASSETS :	142,426,568
7730 E BELLEVIEW AVE	LIABILITIES :	120,170,869
ENGLEWOOD, CO 80111-0000	SURPLUS :	18,051,477
MASSACHUSETTS IND & LIFE INS CO	ASSETS :	338,534,685
3130 WILSHIRE BLVD	LIABILITIES :	275,371,090
SANTA MONICA, CA 90406-0000	SURPLUS :	60,663,595
MASSACHUSETTS MUTUAL LIFE INS CO	ASSETS :	12,172,745,351
1295 STATE ST	LIABILITIES :	11,381,651,416
SPRINGFIELD, MA 01111-0000	SURPLUS :	791,093,934
MBL LIFE ASSURANCE CORP	ASSETS :	72,559,936
PO BOX 520	LIABILITIES :	65,842,692
NEWARK, NJ 07101-0000	SURPLUS :	5,006,945
MEDICAL LIFE INS CO	ASSETS :	7,245,121
2060 E NINTH ST	LIABILITIES :	2,571,724
CLEVELAND, OH 44115-0000	SURPLUS :	2,673,397
MERIT LIFE INS CO	ASSETS :	103,933,152
PO BOX 39	LIABILITIES :	55,860,661
EVANSVILLE, IN 47701-0000	SURPLUS :	46,972,491
METROPOLITAN INS & ANNUITY CO	ASSETS :	933,427,450
1 MADISON AVE	LIABILITIES :	890,027,522
NEW YORK, NY 10010-0000	SURPLUS :	41,399,178
METROPOLITAN LIFE INS CO	ASSETS :	60,598,562,458
1 MADISON AVE	LIABILITIES :	58,096,417,168
NEW YORK, NY 10010-0000	SURPLUS :	2,502,145,290

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

MGIC LIFE INS CORP	ASSETS :	43,767,895
PO BOX 756	LIABILITIES :	39,157,767
MILWAKEEE, WI 53201-0000	SURPLUS :	3,400,128
MIC LIFE INS CORP	ASSETS :	69,297,970
3044 W GRAND BLVD	LIABILITIES :	58,199,468
DETROIT, MI 48202-0000	SURPLUS :	9,598,502
MID SOUTH INS CO	ASSETS :	17,053,296
PO DRAWER 2069	LIABILITIES :	11,539,612
FAYETTEVILLE, NC 28302-0000	SURPLUS :	4,305,917
MIDLAND MUTUAL LIFE INS CO	ASSETS :	392,229,599
250 E BROAD ST	LIABILITIES :	353,932,252
COLUMBUS, OH 43215-0000	SURPLUS :	38,297,347
MIDLAND NATIONAL LIFE INS CO	ASSETS :	298,148,830
ONE MIDLAND PLZ	LIABILITIES :	246,768,967
SIOUX FALLS, SD 57193-0000	SURPLUS :	49,879,862
MIDWESTERN UNITED LIFE INS CO	ASSETS :	223,649,820
PO BOX 929	LIABILITIES :	183,304,670
FORT WAYNE, IN 46801-0000	SURPLUS :	37,977,783
MINNESOTA MUTUAL LIFE INS CO	ASSETS :	2,556,396,611
400 N ROBERT ST	LIABILITIES :	2,398,626,579
SAINT PAUL, MN 55101-0000	SURPLUS :	157,770,032
MML BAY STATE LIFE INS CO	ASSETS :	12,756,200
1295 STATE ST	LIABILITIES :	6,398,468
SPRINGFIELD, MA 01111-0000	SURPLUS :	4,357,531
MML LIFE INS CO	ASSETS :	10,304,482
1295 STATE ST	LIABILITIES :	5,453,772
SPRINGFIELD, MA 01111-0000	SURPLUS :	2,837,709
MML PENSION INS CO	ASSETS :	82,313,111
1295 STATE ST	LIABILITIES :	73,157,784
SPRINGFIELD, MA 01111-0000	SURPLUS :	7,155,326
MONARCH LIFE INS CO	ASSETS :	651,534,554
1250 STATE ST	LIABILITIES :	566,870,694
SPRINGFIELD, MA 01133-0000	SURPLUS :	78,656,130
MONTGOMERY WARD LIFE INS CO	ASSETS :	192,506,836
PO BOX 5033	LIABILITIES :	140,502,493
NORTH SUBURBAN, IL 60198-0000	SURPLUS :	50,484,343
MONUMENTAL GENERAL INS CO	ASSETS :	35,715,862
1111 N CHARLES ST	LIABILITIES :	28,676,056
BALTIMORE, MD 21201-0000	SURPLUS :	5,164,806

MONUMENTAL LIFE INS CO	ASSETS :	633,349,725
TWO E CHASE ST	LIABILITIES :	571,814,239
BALTIMORE, MD 21202-0000	SURPLUS :	47,520,486
MONY LIFE INS CO OF AMERICA	ASSETS :	89,722,861
1740 BROADWAY	LIABILITIES :	58,699,364
NEW YORK, NY 10019-0000	SURPLUS :	29,023,496
MONY PENSION INS CORP	ASSETS :	350,411,419
1740 BROADWAY	LIABILITIES :	329,605,492
NEW YORK, NY 10019-0000	SURPLUS :	18,805,927
MOTORISTS LIFE INS CO	ASSETS :	31,983,865
471 E BROAD ST	LIABILITIES :	26,307,704
COLUMBUS, OH 43215-0000	SURPLUS :	4,575,956
MUTUAL BENEFIT LIFE INS CO	ASSETS :	7,898,157,388
520 BROAD ST	LIABILITIES :	7,655,667,190
NEWARK, NJ 07101-0000	SURPLUS :	242,490,198
MUTUAL LIFE INS CO OF NEW YORK	ASSETS :	9,284,181,519
1740 BROADWAY	LIABILITIES :	8,754,149,823
NEW YORK, NY 10019-0000	SURPLUS :	530,031,696
MUTUAL LIFE INS CO OF WASHINGTON DC	ASSETS :	10,991,993
1900 L STREET NW	LIABILITIES :	8,192,032
WASHINGTON, DC 20036-0000	SURPLUS :	2,799,960
MUTUAL OF OMAHA INS CO	ASSETS :	1,865,576,144
MUTUAL OF OMAHA PLZ	LIABILITIES :	1,353,305,419
OMAHA, NE 68175-0000	SURPLUS :	512,270,725
MUTUAL SECURITY LIFE INS CO	ASSETS :	486,839,972
3000 E COLISEUM BLVD	LIABILITIES :	473,775,524
FORT WAYNE, IN 46805-0000	SURPLUS :	13,064,449
MUTUAL SERVICE LIFE INS CO	ASSETS :	303,040,372
PO BOX 43035	LIABILITIES :	286,454,485
ST PAUL, MN 55164-0000	SURPLUS :	16,585,887
MUTUAL TRUST LIFE INS CO	ASSETS :	382,692,935
1200 JORIE BLVD	LIABILITIES :	353,402,130
OAK BROOK, IL 60521-0000	SURPLUS :	29,290,804
NATIONAL AMERICAN L INS CO OF PA	ASSETS :	108,755,876
1599 LITTLETON RD	LIABILITIES :	78,940,250
PARSIPPANY, NJ 07054	SURPLUS :	28,315,626
NATIONAL BENEFIT LIFE INS CO	ASSETS :	170,518,731
TWO PARK AVE	LIABILITIES :	158,751,537
NEW YORK, NY 10016-0000	SURPLUS :	9,965,824

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

NATIONAL FIDELITY LIFE INS CO
PO BOX 2986
OVERLAND PARK, KS 66201-0000

ASSETS : 356,907,005
LIABILITIES : 333,691,803
SURPLUS : 20,090,202

NATIONAL GUARDIAN LIFE INS CO
PO BOX 1191
MADISON, WI 53701-0000

ASSETS : 256,120,578
LIABILITIES : 232,068,086
SURPLUS : 24,052,491

NATIONAL HEALTH INS CO
2301 N AKARD
DALLAS, TX 75201-0000

ASSETS : 16,679,509
LIABILITIES : 10,035,772
SURPLUS : 5,443,737

NATIONAL HOME LIFE ASSURANCE CO

VALLEY FORGE, PA 19493-0000

ASSETS : 1,108,392,709
LIABILITIES : 1,060,234,499
SURPLUS : 47,047,210

NATIONAL LIBERTY LIFE INS CO
VALLEY FORGE
VALLEY FORGE, PA 19493-0000

ASSETS : 108,616,024
LIABILITIES : 76,153,260
SURPLUS : 30,962,764

NATIONAL LIFE & ACCIDENT INS CO
AMERICAN GENERAL CTR
NASHVILLE, TN 37250-0000

ASSETS : 3,526,819,215
LIABILITIES : 3,083,711,944
SURPLUS : 367,503,385

NATIONAL LIFE INS CO
NATIONAL LIFE DR
MONTPELIER, VT 05602-0000

ASSETS : 2,792,598,575
LIABILITIES : 2,598,826,214
SURPLUS : 193,772,361

NATIONAL OLD LINE INS CO
PO BOX 2900
LITTLE ROCK, AR 72203

ASSETS : 277,939,060
LIABILITIES : 220,972,267
SURPLUS : 52,566,144

NATIONAL STATES INS CO
11433 OLDE CABIN RD
CREVE COEUR, MO 63141-0000

ASSETS : 21,386,858
LIABILITIES : 14,710,283
SURPLUS : 4,676,575

NATIONAL WESTERN LIFE INS CO
850 E ANDERSON LN
AUSTIN, TX 78776-0000

ASSETS : 360,200,234
LIABILITIES : 319,578,766
SURPLUS : 37,143,518

NATIONWIDE LIFE INS CO
ONE NATIONWIDE PLZ
COLUMBUS, OH 43216-0000

ASSETS : 3,938,288,809
LIABILITIES : 3,770,940,260
SURPLUS : 163,748,549

NEW ENGLAND GENERAL LIFE INS CO
501 BOYLSTON ST
BOSTON, MA 02117-0000

ASSETS : 95,031,281
LIABILITIES : 76,380,582
SURPLUS : 5,050,698

NEW ENGLAND MUTUAL LIFE INS CO
501 BOYLESTON ST
BOSTON, MA 02117-0000

ASSETS : 8,487,637,844
LIABILITIES : 8,015,432,867
SURPLUS : 472,204,977

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

NEW ENGLAND VARIABLE LIFE INS CO	ASSETS :	8,778,845
501 BOYLSTON ST	LIABILITIES :	571,295
BOSTON, MA 02117-0000	SURPLUS :	6,207,549
NEW JERSEY LIFE INS CO	ASSETS :	146,695,355
PARK 80 W	LIABILITIES :	140,479,557
SADDLE BROOK, NJ 07662-0000	SURPLUS :	5,015,798
NEW YORK LIFE INS & ANNUITY CORP	ASSETS :	1,265,741,412
372 PARK AVE S	LIABILITIES :	1,236,190,057
NEW YORK, NY 10010-0000	SURPLUS :	27,551,354
NEW YORK LIFE INS CO	ASSETS :	24,228,095,122
51 MADISON AVE	LIABILITIES :	22,862,807,481
NEW YORK, NY 10010-0000	SURPLUS :	1,365,287,640
NN INVESTORS LIFE INS CO	ASSETS :	222,225,682
4333 EDGEWOOD RD NE	LIABILITIES :	193,627,784
CEDAR RAPIDS, IA 52499-0000	SURPLUS :	27,437,898
NORTH AMERICAN CO FOR LIFE & H INS	ASSETS :	545,598,275
PO BOX 466	LIABILITIES :	438,725,948
CHICAGO, IL 60690-0000	SURPLUS :	104,872,327
NORTH AMERICAN EQUITABLE LIFE ASR CO	ASSETS :	20,367,984
PO BOX 625	LIABILITIES :	17,182,356
COLUMBUS, OH 43216-0000	SURPLUS :	2,185,628
NORTH AMERICAN LIFE & CAS	ASSETS :	537,481,051
1750 HENNEPIN AVE	LIABILITIES :	498,215,165
MINNEAPOLIS, MN 55403-0000	SURPLUS :	19,265,885
NORTH AMERICAN LIFE ASR CO	ASSETS :	373,439,601
300 BROADWAY	LIABILITIES :	360,702,431
WINNIPEG, MANITOBA, CN R3C0SR9	SURPLUS :	12,337,170
NORTH AMERICAN REASSURANCE CO	ASSETS :	508,003,685
100 E 46 ST	LIABILITIES :	457,968,701
NEW YORK, NY 10017-0000	SURPLUS :	47,034,984
NORTH CENTRAL LIFE INS CO	ASSETS :	98,258,777
PO BOX 43139	LIABILITIES :	89,840,586
ST PAUL, MN 55164-0000	SURPLUS :	6,839,490
NORTHBROOK LIFE INS CO	ASSETS :	16,503,321
ALLSTATE PLAZA	LIABILITIES :	3,854,699
NORTHBROOK, IL 60062-0000	SURPLUS :	11,148,621
NORTHERN LIFE INS CO	ASSETS :	541,221,236
PO BOX 12530	LIABILITIES :	494,511,517
SEATTLE, WA 98111-0000	SURPLUS :	45,209,719

NORTHWESTERN MUTUAL LIFE INS CO	ASSETS :	14,480,689,175
720 E WISCONSIN AVE	LIABILITIES :	13,704,418,938
MILWAUKEE, WI 53202-0000	SURPLUS :	776,270,237
NORTHWESTERN NTL LIFE INS CO	ASSETS :	2,374,546,999
PO BOX 20	LIABILITIES :	2,201,050,653
MINNEAPOLIS, MN 55440-0000	SURPLUS :	169,096,346
OCCIDENTAL LIFE INS CO OF NC	ASSETS :	179,151,770
PO BOX 10234	LIABILITIES :	160,011,081
RALEIGH, NC 27605-0000	SURPLUS :	16,640,689
OHIO NATIONAL LIFE ASR CORP	ASSETS :	36,267,362
PO BOX 237	LIABILITIES :	25,398,093
CINCINNATI, OH 45201-0000	SURPLUS :	8,769,263
OHIO NATIONAL LIFE INS CO	ASSETS :	937,167,656
PO BOX 237	LIABILITIES :	874,541,718
CINCINNATI, OH 45201-0000	SURPLUS :	62,625,938
OHIO STATE LIFE INS CO	ASSETS :	461,053,359
PO BOX 910	LIABILITIES :	369,203,553
COLUMBUS, OH 43216-0000	SURPLUS :	89,851,816
OLD EQUITY MUTUAL LIFE INS CO	ASSETS :	30,721,095
7975 N HAYDEN RD	LIABILITIES :	29,086,321
SCOTTSDALE, AZ 85258-	SURPLUS :	1,634,774
OLD LINE LIFE INS CO OF AMERICA	ASSETS :	348,700,997
PO BOX 401	LIABILITIES :	268,540,267
MILWAUKEE, WI 53201-0000	SURPLUS :	78,432,729
OLD REPUBLIC LIFE INS CO	ASSETS :	161,680,675
307 N MICHIGAN AVE	LIABILITIES :	135,156,824
CHICAGO, IL 60601-0000	SURPLUS :	24,695,419
OMAHA FINANCIAL LIFE INS CO	ASSETS :	31,587,229
PO BOX 35820	LIABILITIES :	21,694,490
MINNEAPOLIS, MN 55435-0000	SURPLUS :	8,392,739
PACIFIC FIDELITY LIFE INS CO	ASSETS :	251,980,352
4333 EDGEWOOD RD NE	LIABILITIES :	239,158,626
CEDAR RAPIDS, IA 52499-0000	SURPLUS :	11,321,726
PACIFIC MUTUAL LIFE INS CO	ASSETS :	3,311,521,371
700 NEWPORT CTR DR	LIABILITIES :	3,117,254,568
NEWPORT BEACH, CA 92660-0000	SURPLUS :	194,266,802
PACIFIC STANDARD LIFE INS CO	ASSETS :	124,836,227
3820 CHILES RD	LIABILITIES :	103,376,698
DAVIS, CA 95616-0000	SURPLUS :	20,277,217

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

PAN AMERICAN LIFE INS CO	ASSETS :	780,278,706
PO BOX 60219	LIABILITIES :	693,437,329
NEW ORLEANS, LA 70160-0000	SURPLUS :	86,841,376
PAUL REVERE LIFE INS CO	ASSETS :	939,635,422
18 CHESTNUT ST	LIABILITIES :	862,204,397
WORCESTER, MA 01608-0000	SURPLUS :	67,631,025
PAUL REVERE VARIABLE ANNUITY INS CO	ASSETS :	489,154,713
18 CHESTNUT ST	LIABILITIES :	477,253,670
WORCESTER, MA 01608-0000	SURPLUS :	10,801,043
PENINSULAR LIFE INS CO	ASSETS :	204,658,552
PO BOX 2667	LIABILITIES :	190,870,033
JACKSONVILLE, FL 32231-0000	SURPLUS :	10,162,722
PENN DIVERSIFIED INS & ANNUITY CO	ASSETS :	119,302,511
510 WALNUT ST	LIABILITIES :	104,146,964
PHILADELPHIA, PA 19172-0000	SURPLUS :	13,155,546
PENN INS & ANNUITY CO	ASSETS :	127,151,707
510 WALNUT ST	LIABILITIES :	119,704,622
PHILADELPHIA, PA 19172-0000	SURPLUS :	5,447,084
PENN MUTUAL LIFE INS CO	ASSETS :	3,960,275,302
530 WALNUT ST	LIABILITIES :	3,774,312,063
PHILADELPHIA, PA 19172-0000	SURPLUS :	185,963,238
PENNSYLVANIA LIFE INS CO	ASSETS :	354,809,007
3130 WILSHIRE BLVD	LIABILITIES :	302,640,449
SANTA MONICA, CA 90406-0000	SURPLUS :	50,652,109
PENNSYLVANIA NATIONAL LIFE INS CO	ASSETS :	58,989,881
PO BOX 3899	LIABILITIES :	55,621,806
HARRISBURG, PA 17105-0000	SURPLUS :	2,220,473
PEOPLES LIFE INS CO WASHINGTON DC	ASSETS :	743,876,127
PO BOX 30003	LIABILITIES :	669,097,236
DURHAM, NC 27702-0000	SURPLUS :	68,122,076
PHF LIFE INS CO	ASSETS :	105,926,719
78 W MICHIGAN AVE	LIABILITIES :	93,878,932
BATTLE CREEK, MI 49016-0000	SURPLUS :	10,547,786
PHILADELPHIA AMERICAN LIFE INS CO	ASSETS :	78,927,440
ONE INDEPENDENCE MALL	LIABILITIES :	58,530,363
PHILADELPHIA, PA 19106-0000	SURPLUS :	18,897,077
PHILADELPHIA LIFE INS CO	ASSETS :	992,178,532
ONE INDEPENDENCE MALL	LIABILITIES :	867,417,943
PHILADELPHIA, PA 19106 0000	SURPLUS :	122,760,589

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

PHILADELPHIA UNITED LIFE INS CO	ASSETS :	30,163,216
4500 CITY AVE	LIABILITIES :	19,562,058
PHILADELPHIA, PA 19131-0000	SURPLUS :	9,037,057
PHOENIX AMERICAN LIFE INS CO	ASSETS :	39,709,773
ONE AMERICAN ROW	LIABILITIES :	34,545,052
HARTFORD, CT 06115-0000	SURPLUS :	3,664,708
PHOENIX MUTUAL LIFE INS CO	ASSETS :	3,808,291,405
ONE AMERICAN ROW	LIABILITIES :	3,588,701,974
HARTFORD, CT 06115-0000	SURPLUS :	219,589,430
PHYSICIANS LIFE INS CO	ASSETS :	42,877,856
115 S 42 ST	LIABILITIES :	31,873,527
OMAHA, NE 68131-0000	SURPLUS :	9,704,329
PHYSICIANS MUTUAL INS CO	ASSETS :	196,959,560
115 S 42 ST	LIABILITIES :	129,955,783
OMAHA, NE 68131-0000	SURPLUS :	67,003,777
PIERCE NATIONAL LIFE INS CO	ASSETS :	136,809,105
PO BOX 2282	LIABILITIES :	127,926,856
LOS ANGELES, CA 90051-0000	SURPLUS :	6,882,249
PILOT LIFE INS CO	ASSETS :	1,083,585,838
PO BOX 20727	LIABILITIES :	933,616,440
GREENSBORO, NC 27420-0000	SURPLUS :	144,970,397
PIONEER AMERICAN INS CO	ASSETS :	3,788,686
PO BOX 240	LIABILITIES :	1,234,164
WACO, TX 76703-0000	SURPLUS :	1,804,522
PIONEER LIFE INS CO OF ILLINOIS	ASSETS :	65,025,640
304 N MAIN ST	LIABILITIES :	57,825,864
ROCKFORD, IL 61101-0000	SURPLUS :	5,197,775
PRAIRIE STATES LIFE INS CO	ASSETS :	53,461,272
PO BOX 1736	LIABILITIES :	49,303,955
RAPID CITY, SD 57709-0000	SURPLUS :	2,412,009
PREFERRED RISK LIFE INS CO	ASSETS :	79,704,114
1111 ASHWORTH RD	LIABILITIES :	51,479,603
WEST DES MOINES, IA 50265-0000	SURPLUS :	26,305,425
PRESBYTERIAN MINISTERS FUND	ASSETS :	261,662,556
1809 WALNUT ST	LIABILITIES :	234,106,206
PHILADELPHIA, PA 19103-0000	SURPLUS :	27,556,349
PROFESSIONAL INS CORP	ASSETS :	28,408,787
PO BOX 1410	LIABILITIES :	19,134,388
JACKSONVILLE, FL 32231-0000	SURPLUS :	8,274,399

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

PROTECTED HOME MUTUAL LIFE INS CO	ASSETS :	56,318,445
30 E STATE ST	LIABILITIES :	53,263,941
SHARON, PA 16146-0000	SURPLUS :	3,054,504
PROTECTIVE LIFE INS CO	ASSETS :	433,012,183
PO BOX 2606	LIABILITIES :	379,286,195
BIRMINGHAM, AL 35202-0000	SURPLUS :	48,725,988
PROVIDENT ALLIANCE LIFE INS CO	ASSETS :	226,115,102
PO BOX 1770 9FL	LIABILITIES :	129,311,422
NEWPORT BEACH, CA 92663-0000	SURPLUS :	94,803,680
PROVIDENT INDEMNITY LIFE INS CO	ASSETS :	19,472,403
2500 DEKALB PIKE	LIABILITIES :	17,969,688
NORRISTOWN, PA 19404-0000	SURPLUS :	402,715
PROVIDENT LIFE & ACCIDENT INS CO	ASSETS :	2,206,882,428
FOUNTAIN SQUARE	LIABILITIES :	1,902,089,604
CHATTANOOGA, TN 37402-0000	SURPLUS :	275,261,783
PROVIDENT MUTUAL LIFE I C OF PHILADE	ASSETS :	2,204,791,729
PO BOX 7378	LIABILITIES :	2,023,977,272
PHILADELPHIA, PA 19101-0000	SURPLUS :	180,814,456
PROVIDENT NATIONAL ASR CO	ASSETS :	608,513,604
FOUNTAIN SQUARE	LIABILITIES :	578,159,543
CHATTANOOGA, TN 37402-0000	SURPLUS :	29,354,060
PRUCO LIFE INS CO	ASSETS :	168,113,766
213 WASHINGTON ST	LIABILITIES :	148,007,437
NEWARK, NJ 07102-0000	SURPLUS :	18,106,329
PRUDENTIAL INS CO OF AMERICA	ASSETS :	72,248,810,458
1 PRUDENTIAL PLAZA	LIABILITIES :	69,279,846,276
NEWARK, NJ 07101-0000	SURPLUS :	2,968,964,182
PURITAN LIFE INS CO	ASSETS :	475,465,669
PO BOX 9200	LIABILITIES :	291,411,616
PROVIDENCE, RI 02940-0000	SURPLUS :	181,304,053
RELIANCE STANDARD LIFE INS CO	ASSETS :	618,348,569
2501 PARKWAY	LIABILITIES :	560,984,058
PHILADELPHIA, PA 19130-2499	SURPLUS :	56,030,486
REPUBLIC NATIONAL LIFE GRP INS CO	ASSETS :	150,827,710
PO BOX 660238	LIABILITIES :	111,805,182
DALLAS, TX 75266	SURPLUS :	37,522,528
REPUBLIC NATIONAL LIFE INS CO	ASSETS :	494,393,077
PO BOX 660290	LIABILITIES :	466,857,650
DALLAS, TX 75266-0000	SURPLUS :	26,035,427

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

RESERVE LIFE INS CO
PO BOX 226166
DALLAS, TX 75266-0000
ASSETS : 400,079,649
LIABILITIES : 302,653,292
SURPLUS : 95,426,357

RESOURCES LIFE INS CO
1 BRIDGE PLAZA
FORT LEE, NJ 07024-0000
ASSETS : 110,024,637
LIABILITIES : 99,409,108
SURPLUS : 8,615,530

ROYAL LIFE INS CO OF AMERICA
628 HEBRON AVE
GLASTONBURY, CT 06033-0000
ASSETS : 35,770,763
LIABILITIES : 19,284,707
SURPLUS : 13,986,055

SAFECO LIFE INS CO
SAFECO PLAZA
SEATTLE, WA 98185-0000
ASSETS : 792,717,331
LIABILITIES : 738,744,862
SURPLUS : 51,972,469

SECURITY ASR CO
105 S 17 ST
OMAHA, NE 68102-0000
ASSETS : 101,038,370
LIABILITIES : 25,739,588
SURPLUS : 70,098,782

SECURITY BENEFIT LIFE INS CO
700 HARRISON ST
TOPEKA, KS 66636-0000
ASSETS : 748,069,941
LIABILITIES : 702,930,519
SURPLUS : 45,139,422

SECURITY CONNECTICUT LIFE INS CO
20 SECURITY DR
AVON, CT 06001-0000
ASSETS : 343,370,270
LIABILITIES : 306,604,286
SURPLUS : 33,849,515

SECURITY GENERAL LIFE INS CO
3800 CLASSEN BLVD
OKLAHOMA CITY, OK 73154-0000
ASSETS : 32,488,652
LIABILITIES : 30,493,814
SURPLUS : 959,483

SECURITY LIFE OF DENVER INS CO
1616 GLENARM PL
DENVER, CO 80202-0000
ASSETS : 350,902,313
LIABILITIES : 258,296,523
SURPLUS : 89,725,790

SECURITY MUTUAL LIFE INS CO OF NY
PO BOX 1625
BINGHAMTON, NY 13902-0000
ASSETS : 432,559,704
LIABILITIES : 411,096,154
SURPLUS : 21,463,550

SECURITY OF AMERICA LIFE INS CO
PO BOX 376
READING, PA 19603-0000
ASSETS : 75,857,536
LIABILITIES : 61,011,446
SURPLUS : 12,802,312

SENTRY INVESTORS LIFE INS CO
34 MONUMENT SQ
CONCORD, MA 01742-0000
ASSETS : 19,545,632
LIABILITIES : 11,537,014
SURPLUS : 7,008,619

SENTRY LIFE INS CO
1800 NORTHPOINT DR
STEVENS POINT, WI 54481-0000
ASSETS : 792,574,673
LIABILITIES : 750,479,314
SURPLUS : 38,933,578

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

SHELBY LIFE INS CO OF SHELBY OHIO	ASSETS :	12,248,591
19 MANSFIELD AVE	LIABILITIES :	8,364,224
SHELBY, OH 44875-0000	SURPLUS :	2,784,366
SHENANDOAH LIFE INS CO	ASSETS :	267,818,338
PO BOX 12847	LIABILITIES :	250,405,354
ROANOKE, VA 24029-0000	SURPLUS :	17,412,984
SMA LIFE ASSURANCE CO	ASSETS :	273,234,005
440 LINCOLN ST	LIABILITIES :	252,842,483
WORCESTER, MA 01605-0000	SURPLUS :	18,883,521
SOUTHERN LIFE INS CO	ASSETS :	177,437,041
PO BOX 21887	LIABILITIES :	159,262,828
GREENSBORO, NC 27420-0000	SURPLUS :	16,174,213
SOUTHLAND LIFE INS CO	ASSETS :	929,371,911
PO BOX 2220	LIABILITIES :	824,773,187
DALLAS, TX 75221-0000	SURPLUS :	97,098,723
SOUTHWESTERN GENERAL LIFE INS CO	ASSETS :	107,040,549
PO BOX 779	LIABILITIES :	83,340,442
DALLAS, TX 75221-0000	SURPLUS :	22,500,106
SOUTHWESTERN LIFE INS CO	ASSETS :	1,810,813,647
PO BOX 2699	LIABILITIES :	1,666,280,692
DALLAS, TX 75221-0000	SURPLUS :	143,032,955
SOVEREIGN LIFE INS CO OF CALIFORNIA	ASSETS :	46,017,268
PO BOX 1380	LIABILITIES :	30,663,919
SANTA BARBARA, CA 93102-0000	SURPLUS :	14,253,349
SPRINGFIELD LIFE INS CO INC	ASSETS :	146,412,318
1250 STATE ST	LIABILITIES :	126,311,061
SPRINGFIELD, MA 01133-0000	SURPLUS :	18,901,257
ST PAUL LIFE INS CO	ASSETS :	161,011,327
PO BOX 64271	LIABILITIES :	134,280,476
ST PAUL, MN 55164-0000	SURPLUS :	25,230,851
STANDARD LIFE & ACCIDENT INS CO	ASSETS :	158,004,549
421 NW 13 ST	LIABILITIES :	134,474,479
OKLAHOMA CITY, OK 73193-0000	SURPLUS :	22,527,860
STANDARD OF AMERICA LIFE INS CO	ASSETS :	79,152,905
1 S WASHINGTON ST	LIABILITIES :	60,917,028
PARK RIDGE, IL 60068-0000	SURPLUS :	17,091,360
STANDARD SECURITY LIFE INS CO OF NY	ASSETS :	147,593,544
485 MADISON AVE	LIABILITIES :	133,155,178
NEW YORK, NY 10022-0000	SURPLUS :	12,368,890

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

STATE FARM ANNUITY & LIFE INS CO	ASSETS :	3,905,697
1 STATE FARM PLZ	LIABILITIES :	27,535
BLOOMINGTON, IL 61701	SURPLUS :	2,878,162
STATE FARM LIFE INS CO	ASSETS :	4,979,900,261
1 STATE FARM PLZ	LIABILITIES :	4,230,378,525
BLOOMINGTON, IL 61701-0000	SURPLUS :	746,521,736
STATE LIFE INS CO	ASSETS :	153,279,126
PO BOX 406	LIABILITIES :	139,100,807
INDIANAPOLIS, IN 46206-0000	SURPLUS :	14,178,319
STATE MUTUAL LIFE ASR CO OF AM	ASSETS :	2,921,537,485
440 LINCOLN ST	LIABILITIES :	2,771,758,925
WORCESTER, MA 01605-0000	SURPLUS :	149,778,560
STERLING LIFE INS CO	ASSETS :	62,082,496
1 S LIMESTONE ST	LIABILITIES :	53,443,796
SPRINGFIELD, OH 45502-0000	SURPLUS :	6,638,700
SUMMIT NATIONAL LIFE INS CO	ASSETS :	130,315,518
PO BOX 5151	LIABILITIES :	116,154,411
AKRON, OH 44313-0000	SURPLUS :	11,661,107
SUN LIFE ASR CO OF CAN US BR	ASSETS :	1,704,259,453
PO BOX 4150 STATION A	LIABILITIES :	1,662,175,962
TORONTO, CN M5WTION A	SURPLUS :	41,283,491
SUN LIFE ASR CO OF CANADA (US) BR	ASSETS :	807,091,184
1 SUN LIFE EXECUTIVE PARK	LIABILITIES :	755,907,245
WELLESLEY HILLS, MA 02181-0000	SURPLUS :	48,483,939
SUN LIFE INS CO OF AMERICA	ASSETS :	574,463,009
SUN LIFE BLDG	LIABILITIES :	527,622,352
BALTIMORE, MD 21201-0000	SURPLUS :	41,204,257
SUPREME LIFE INS CO OF AMERICA	ASSETS :	52,781,381
3501 S DR M L KING DR	LIABILITIES :	51,611,341
CHICAGO, IL 60653-0000	SURPLUS :	570,012
SURETY LIFE INS CO	ASSETS :	96,732,284
PO BOX 30030	LIABILITIES :	85,086,233
SALT LAKE CITY, UT 84125-0000	SURPLUS :	9,870,230
TEACHERS INS & ANNUITY ASN OF AM	ASSETS :	16,143,856,345
730 THIRD AVE	LIABILITIES :	15,646,311,467
NEW YORK, NY 10017-0000	SURPLUS :	496,544,878
TEACHERS PROTV MUTUAL LIFE INS CO	ASSETS :	11,980,030
BOX 597	LIABILITIES :	10,213,235
LANCASTER, PA 17603-0000	SURPLUS :	1,766,794

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

TIME INS CO	ASSETS :	308,411,935
515 W WELLS	LIABILITIES :	240,548,230
MILWAUKEE, WI 53201-0000	SURPLUS :	66,061,019
TRANS PACIFIC LIFE INS CO	ASSETS :	14,626,436
3130 WILSHIRE BLVD	LIABILITIES :	7,415,300
SANTA MONICA, CA 90406-0000	SURPLUS :	5,711,136
TRANS WORLD ASSURANCE CO	ASSETS :	57,995,229
885 S EL CAMINO REAL	LIABILITIES :	51,313,920
SAN MATEO, CA 94402-0000	SURPLUS :	4,255,467
TRANSAMERICA ASR CO	[illegible]SSETS :	107,907,718
PO BOX 3653	[illegible]ABILITIES :	67,926,184
LOS ANGELES, CA 90051-0000	[illegible]URPLUS :	38,481,533
TRANSAMERICA LIFE INS & ANNUITY CO	ASSETS :	1,848,664,769
PO BOX 54178	LIABILITIES :	1,779,052,523
LOS ANGELES, CA 90054-0000	SURPLUS :	68,112,246
TRANSAMERICA OCCIDENTAL LIC CA	ASSETS :	2,811,913,777
PO BOX 2101	LIABILITIES :	2,586,640,178
LOS ANGELES, CA 90051-0000	SURPLUS :	200,273,599
TRANSPORT LIFE INS CO	ASSETS :	173,656,755
714 MAIN ST	LIABILITIES :	147,402,951
FORT WORTH, TX 76102-0000	SURPLUS :	20,794,062
TRAVELERS INS CO LIFE DEPT	ASSETS :	20,741,506,782
ONE TOWER SQ	LIABILITIES :	19,982,360,378
HARTFORD, CT 06115-0000	SURPLUS :	659,146,403
TRAVELERS INS CO OF ILLINOIS	ASSETS :	172,624,343
200 W MADISON ST	LIABILITIES :	168,938,559
CHICAGO, IL 60606-3455	SURPLUS :	2,185,784
UNION BANKERS INS CO	ASSETS :	140,710,517
PO BOX 225433	LIABILITIES :	113,414,477
DALLAS, TX 75265-5433	SURPLUS :	26,062,614
UNION CENTRAL LIFE INS CO	ASSETS :	1,605,785,732
PO BOX 179	LIABILITIES :	1,513,265,175
CINCINNATI, OH 45201-0000	SURPLUS :	92,520,556
UNION FIDELITY LIFE INS CO OF TREVOS	ASSETS :	163,018,635
4850 STREET RD	LIABILITIES :	141,205,752
TREVOSE, PA 19049-0000	SURPLUS :	20,162,876
UNION LABOR LIFE INS CO	ASSETS :	1,116,348,676
111 MASS AVE NW	LIABILITIES :	1,092,130,776
WASHINGTON, DC 20001-0000	SURPLUS :	21,773,200

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

UNION MUTUAL LIFE INS CO	ASSETS :	2,737,203,070
PO BOX 9548	LIABILITIES :	2,550,204,236
PORTLAND, ME 04122-0000	SURPLUS :	186,998,834
UNION SECURITY LIFE INS CO	ASSETS :	61,182,118
3290 N SIDE PKWY NW	LIABILITIES :	40,524,968
ATLANTA, GA 30327-0000	SURPLUS :	19,457,150
UNIONMUTUAL STOCK LIFE INS CO OF AM	ASSETS :	781,731,883
PO BOX 9548	LIABILITIES :	720,476,413
PORTLAND, ME 04122-0000	SURPLUS :	59,755,470
UNITED AMERICAN INS CO	ASSETS :	232,471,120
PO BOX 810	LIABILITIES :	171,861,437
DALLAS, TX 75221-0000	SURPLUS :	59,109,683
UNITED COMPANIES LIFE INS CO	ASSETS :	528,804,848
PO BOX 1591	LIABILITIES :	499,669,946
BATON ROUGE, LA 70821-0000	SURPLUS :	20,733,846
UNITED EQUITABLE LIFE INS CO	ASSETS :	35,548,079
7373 N CICERO AVE	LIABILITIES :	28,205,870
LINCOLNWOOD, IL 60646-0000	SURPLUS :	5,842,208
UNITED FAMILY LIFE INS CO	ASSETS :	205,807,566
PO BOX 2204	LIABILITIES :	176,564,827
ATLANTA, GA 30371-0000	SURPLUS :	26,402,739
UNITED FIDELITY LIFE INS CO	ASSETS :	223,081,730
PO BOX 1778	LIABILITIES :	192,968,703
FORT WORTH, TX 76101-0000	SURPLUS :	26,113,027
UNITED FOUNDERS LIFE INS CO	ASSETS :	112,632,498
5900 MOSTELLER DR	LIABILITIES :	104,687,294
OKLAHOMA CITY, OK 73112-0000	SURPLUS :	6,445,204
UNITED INS CO OF AMERICA	ASSETS :	1,528,421,293
ONE E WACKER DR	LIABILITIES :	1,049,020,464
CHICAGO, IL 60601-0000	SURPLUS :	460,668,809
UNITED INVESTORS LIFE INS CO	ASSETS :	129,867,124
PO BOX 1441	LIABILITIES :	69,414,889
KANSAS CITY, MO 64141	SURPLUS :	59,452,235
UNITED LIBERTY LIFE INS CO	ASSETS :	49,921,609
11353 REED HARTMAN HWY	LIABILITIES :	42,066,841
CINCINNATI, OH 45241-0000	SURPLUS :	6,267,877
UNITED LIFE & ACCIDENT INS CO	ASSETS :	281,631,946
ONE GRANITE PL	LIABILITIES :	264,353,961
CONCORD, NH 03301-0000	SURPLUS :	15,449,985

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

UNITED OF OMAHA LIFE INS CO	ASSETS :	2,367,633,378
MUTUAL OF OMAHA PLZ	LIABILITIES :	2,193,773,986
OMAHA, NE 68175 PLZ	SURPLUS :	164,859,392
UNITED PACIFIC LIFE INS CO	ASSETS :	454,272,774
33405 EIGHTH AVE S	LIABILITIES :	430,669,631
FEDERAL WAY, WA 98003-0000	SURPLUS :	22,103,143
UNITED REPUBLIC LIFE INS CO	ASSETS :	100,972,275
411 S 40 ST	LIABILITIES :	83,036,688
HARRISBURG, PA 17111-0000	SURPLUS :	16,835,586
UNITED SERVICES GENERAL LIFE INS CO	ASSETS :	14,382,754
1701 PENN AVE NW	LIABILITIES :	11,689,151
WASHINGTON, DC 20006-0000	SURPLUS :	1,193,603
UNITED SERVICES LIFE INS CO	ASSETS :	414,219,072
1701 PENN AVE NW	LIABILITIES :	356,694,306
WASHINGTON, DC 20006-0000	SURPLUS :	51,290,050
UNITED STATES LIFE INS CO IN NYC	ASSETS :	644,321,148
125 MAIDEN LANE	LIABILITIES :	578,264,363
NEW YORK, NY 10038-0000	SURPLUS :	62,095,469
UNITED WORLD INS CO	ASSETS :	71,178,055
DODGE AT 33 ST	LIABILITIES :	64,455,894
OMAHA, NE 68175-0000	SURPLUS :	5,182,161
UNITY MUTUAL LIFE INS CO	ASSETS :	176,044,888
ONE UNITY PLZ	LIABILITIES :	171,502,757
SYRACUSE, NY 13215-0000	SURPLUS :	4,542,130
UNIVERSAL UNDERWRITERS LIFE INS CO	ASSETS :	42,655,359
5115 OAK ST	LIABILITIES :	25,808,360
KANSAS CITY, MO 64112-0000	SURPLUS :	15,346,998
UNIVERSITY LIFE INS CO OF AMERICA	ASSETS :	258,081,395
PO BOX 68192	LIABILITIES :	330,176,073
INDIANAPOLIS, IN 46268-0000	SURPLUS :	-73,294,677
USAA LIFE INS CO	ASSETS :	340,837,495
USAA BUILDING	LIABILITIES :	288,965,602
SAN ANTONIO, TX 78288-0000	SURPLUS :	50,771,893
USLIFE CREDIT LIFE INS CO	ASSETS :	64,424,644
ONE WOODFIELD LAKE	LIABILITIES :	40,545,462
SCHAUMBURG, IL 60195-0000	SURPLUS :	22,203,003
UTICA NATIONAL LIFE INS CO	ASSETS :	11,306,513
PO BOX 530	LIABILITIES :	6,077,989
UTICA, NY 13503-0000	SURPLUS :	3,978,524

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

VALLEY FORGE LIFE INS CO	ASSETS :	102,062,350
CNA PLAZA	LIABILITIES :	88,343,265
CHICAGO, IL 60685-0000	SURPLUS :	12,619,085
VARIABLE ANNUITY LIFE INS CO	ASSETS :	3,384,083,706
PO BOX 3206	LIABILITIES :	3,320,149,115
HOUSTON, TX 77253-0000	SURPLUS :	60,359,591
VETERANS LIFE INS CO	ASSETS :	30,481,692
VALLEY FORGE	LIABILITIES :	18,564,262
VALLEY FORGE, PA 19493-0000	SURPLUS :	10,413,430
VOLUNTEER STATE LIFE INS CO	ASSETS :	267,396,047
VOLUNTEER ST	LIABILITIES :	234,322,710
CHATTANOOGA, TN 37402-0000	SURPLUS :	30,073,337
VOYAGER LIFE INS CO	ASSETS :	112,589,808
PO BOX 2918	LIABILITIES :	104,587,034
JACKSONVILLE, FL 32203-0000	SURPLUS :	6,802,774
VULCAN LIFE INS CO	ASSETS :	78,526,281
PO BOX 1886	LIABILITIES :	72,912,090
BIRMINGHAM, AL 35201-0000	SURPLUS :	4,377,231
WABASH LIFE INS CO	ASSETS :	231,352,208
7887 E BELLEVIEW AVE	LIABILITIES :	218,028,814
ENGLEWOOD, CO 80111-0000	SURPLUS :	12,123,394
WASHINGTON NATIONAL INS CO	ASSETS :	1,350,686,870
1630 CHICAGO AVE	LIABILITIES :	1,250,109,565
EVANSTON, IL 60201-0000	SURPLUS :	75,540,455
WESTERN & SOUTHERN LIFE INS CO	ASSETS :	3,422,095,473
400 BROADWAY	LIABILITIES :	2,967,749,464
CINCINNATI, OH 45202-0000	SURPLUS :	454,346,008
WESTERN LIFE INS CO	ASSETS :	393,896,018
PO BOX 64271	LIABILITIES :	338,374,454
SAINT PAUL, MN 55164-0000	SURPLUS :	50,521,563
WESTERN NATIONAL LIFE INS CO	ASSETS :	574,514,045
PO BOX 871	LIABILITIES :	545,742,193
AMARILLO, TX 79167-0000	SURPLUS :	27,271,852
WESTERN RESERVE LIFE ASR CO OF OHIO	ASSETS :	113,437,635
PO BOX 5068	LIABILITIES :	98,497,156
CLEARWATER, FL 33518-0000	SURPLUS :	13,740,479
WESTERN SOUTHERN LIFE ASR CO	ASSETS :	138,292,805
400 BROADWAY	LIABILITIES :	103,368,927
CINCINNATI, OH 45202-0000	SURPLUS :	33,423,878

ALPHABETICAL LISTING OF LIFE INSURANCE COMPANIES

IN THE STATE OF WEST VIRGINIA 1983

WESTERN SURETY LIFE INS CO	ASSETS :	6,737,788
101 S PHILLIPS AVE	LIABILITIES :	3,276,509
SIOUX FALLS, SD 57192-0000	SURPLUS :	2,431,279
WESTFIELD LIFE INS CO	ASSETS :	60,674,820
ONE PARK CIRCLE	LIABILITIES :	44,270,243
WESTFIELD CTR, OH 44251-0000	SURPLUS :	14,904,576
WILLIAM PENN LIFE ASSUR CO OF AMER	ASSETS :	6,362,127
TWO CORPORATE PLACE	LIABILITIES :	11,684
PISCATAWAY, NJ 08854-0000	SURPLUS :	5,250,443
WOODMEN ACCIDENT & LIFE CO	ASSETS :	281,867,234
PO BOX 82288	LIABILITIES :	255,119,141
LINCOLN, NE 68501-0000	SURPLUS :	26,748,092
WORLD INS CO	ASSETS :	98,499,818
PO BOX 128	LIABILITIES :	89,320,978
OMAHA, NE 68101-0000	SURPLUS :	9,178,840
WORLD SERVICE LIFE INS CO OF CO	ASSETS :	161,085,539
PO BOX 1876	LIABILITIES :	133,304,111
FORT WORTH, TX 76101-0000	SURPLUS :	26,531,427
ZURICH AMERICAN LIFE INS CO	ASSETS :	26,317,046
231 N MARTINGALE RD	LIABILITIES :	17,561,877
SCHAUMBURG, IL 60196-0000	SURPLUS :	7,425,168

LIFE AND ACCIDENT AND SICKNESS INSURANCE WRITTEN IN WEST VIRGINIA BY DOMESTIC COMPANIES - 1983

APPALACHIAN LIFE INSURANCE COMPANY	Premiums Written	Direct Dividends Policyholders	Total Claims
LIFE:			
Ordinary	$ 2,088,504	NONE	$ 741,551
Credit	190,847		83,096
Group	926,865		581,110
Industrial	111,238		160,862
Total	$ 3,317,454	NONE	$ 1,566,619
ACCIDENT & SICKNESS	965,613		598,522
GEORGE WASHINGTON LIFE INS. COMPANY			
LIFE:			
Ordinary	$ 14,540	$ 1,946	$ 29,536
Total	$ 14,540	$ 1,946	$ 29,536
ACCIDENT & SICKNESS	183,211		70,739
GRAND TOTAL OF ALL LIFE BUSINESS BY DOMESTICS	$ 3,331,994	$ 1,946	$ 1,596,155
GRAND TOTAL OF ALL A & S BUSINESS BY DOMESTICS	$ 1,148,824		$ 669,261

WEST VIRGINIA COMPANIES BUSINESS FOR 1983

BLUE CROSS AND BLUE SHIELD ORGANIZATIONS' WRITTEN BUSINESS

Morgantown Hospital Service, Inc.
Morgantown, West Virginia

Premiums Collected	$ 2,921,320
Claims Paid	2,590,7[illegible]3
Expenses Paid	107,190

Morgantown Medical-Surgical Service, Inc.
Morgantown, West Virginia

Premiums Collected	965,062
Claims Paid	785,858
Expenses Paid	83,083

HEALTH SERVICE CORPORATIONS

Blue Cross and Blue Shield of Southern West Virginia, Inc. as of 1/1/83 to 6/30/83
Charleston, West Virginia

Premiums Collected	61,345,943
Claims Paid	59,606,116
Expenses Paid	3,631,509

Blue Cross and Blue Shield of Northern West Virginia, Inc. as of 1/1/83 to 6/30/83
Wheeling, West Virginia

Premiums Collected	51,618,189
Claims Paid	51,028,001
Expenses Paid	1,323,325

Blue Cross and Blue Shield of West Virginia, Inc. as of 7/1/83 to 12/31/83
Charleston, West Virginia

Premiums Collected	91,784,117
Claims Paid	96,975,590
Expenses Paid	3,642,031

Blue Cross and Blue Shield of West Central West Virginia, Inc.
Parkersburg, West Virginia

Premiums Collected	24,602,461
Claims Paid	22,308,138
Expenses Paid	1,365,870

WEST VIRGINIA COMPANIES BUSINESS FOR 1983

TOTAL BUSINESS WRITTEN BY HOSPITAL & MEDICAL SERVICES & HEALTH SERVICE CORPORATIONS

TOTAL BUSINESS OF HOSPITAL SERVICES

Premiums Collected	2,921,320
Claims Paid	2,590,733
Expenses Paid	107,190

TOTAL BUSINESS OF MEDICAL SERVICES

Premiums Collected	965,062
Claims Paid	785,858
Expenses Paid	83,083

TOTAL BUSINESS OF HEALTH SERVICE CORPORATIONS

Premiums Collected	229,350,710
Claims Paid	229,917,845
Expenses Paid	9,962,735

HEALTH MAINTENANCE ORGANIZATIONS - 1983

As of December 31, 1983, West Virginia had three (3) Health Maintenance Organizations (HMOs) licensed and conducting business in this State. The three HMOs were: Healthwise, Inc. of Beckley, West Virginia; The Health Plan of the Upper Ohio Valley, Inc. of Wheeling, West Virginia; and The Medical Foundation of Bellaire dba Health Management System of Bellaire, Ohio.

1983 HMO Statistics From Annual Statements

	No. of Enrollees	Net Earned Subscriptions	Total Expenses	Total Assets	Total Liabilities	Net Worth
Healthwise, Inc.	5,673	$ 4,908,005	5,214,816	180,389	2,350,320	- 2,222,901
The Health Plan of Upper Ohio Valley	24,104	14,822,754	14,678,284	2,955,103	4,924,887	- 1,969,784
The Medical Foundation of Bellaire	12,093	6,686,394	10,978,173	3,278,111	2,599,522	678,589

SUMMARY OF ALL THE BUSINESS TRANSACTED BY THE WEST VIRGINIA DOMESTIC FIRE AND CASUALTY COMPANIES in 1983

Lines of Business	Direct Premiums Written	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Fire	$ 6,442,727	$ 3,042,460	$ 6,061,113	$ 2,948,589
Allied Lines	1,003,518	363,424	974,479	385,685
Farmowners & Livestock	2,044,484	1,082,969	1,984,274	1,085,175
Homeowners & Mobile H. O.	11,741,663	6,303,907	10,721,003	6,837,394
Commercial Multi-peril	810,451	346,556	797,460	265,306
Inland Marine	102,256	52,401	94,772	61,501
General Liability	819,412	184,426	755,327	141,034
Auto Liability (Pvt. Pass.)	7,601,741	5,221,221	7,427,022	5,450,747
Auto Liability (Commercial)	1,137,526	807,113	1,149,164	800,823
Auto Phy. Damage Pvt. Pass	2,822,269	1,764,294	2,797,799	1,605,135
Auto Phy. Damage Commercial	431,062	305,037	430,075	291,403
Glass	6,255	2,053	5,467	1,428
Burglary & Theft	5,115	1,712	3,728	1,712
Boiler & Machinery	1,190	- 0 -	618	- 0 -
TOTALS	$ 34,969,669	$ 19,477,573	$ 33,202,301	$ 19,875,932

WEST VIRGINIA COMPANIES

Fire and Casualty

Line of Business	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
Farmers Home Fire Ins. Co. of WVA Lewisburg, West Virginia				
1. Fire and Lightning	$ 226,233	$ 228,306	$ 126,164	$ 125,567
2. Extended Coverage	47,321	43,209	7,104	7,099
3. Sheep	3,294	3,116	4,503	4,571
10. Livestock	20,839	19,769	6,125	6,154
Total	$ 297,687	$ 294,400	$ 143,896	$ 143,391
Farmers Mutual Fire Asso. of WVA. Fairmont, West Virginia				
1. Fire and Lightning	$ 299,101	$ 299,101	$ 75,472	$ 79,880
2. Extended Coverage	72,160	72,160	18,016	20,701
4. Homeowners	386,404	386,404	184,056	219,427
10. Mobile Homeowners	31,560	31,560	4,384	7,484
17. Liability	24,786	24,786	1,197	1,247
Total	$ 814,011	$ 814,011	$ 283,125	$ 328,739
Farmers Union Association & Fire Ins. Co. Bruceton Mills, West Virginia				
1. Fire and Lightning	$ 90,835	$ 90,835	$ 19,993	$ 19,993
2. Extended Coverage	4,060	4,060	- 0 -	- 0 -
Total	$ 94,895	$ 94,895	$ 19,993	$ 19,993

WEST VIRGINIA COMPANIES

Fire and Casualty

Line of Business		Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
Farmers & Mechanics Mut. Fire Ins. Co. of WVA Martinsburg, West Virginia					
1.	Fire	$ 741,853	$ 685,741	$ 219,849	$ 201,193
2.	Allied Lines	89,887	84,622	56,853	67,781
3.	Farmowners Multi-peril	548,721	526,579	356,458	532,309
4.	Homeowners Multi-peril	2,016,658	1,925,946	866,812	1,091,426
17.	Other Liability	28,956	23,011	3,179	-721
	Total	$ 3,426,075	$ 3,245,899	$ 1,503,151	$ 1,891,988
Inland Mutual Insurance Company Huntington, West Virginia					
1.	Fire	$ 296,994	$ 278,755	$ 369,345	$ 350,351
2.	Allied Lines	39,588	37,654	4,254	6,524
4.	Homeowners Multi-peril	17,578	64,126	73,468	39,586
9.	Inland Marine	11,039	11,116	4,602	4,602
17.	Other Liability	44,987	44,725	3,113	-28,513
19.2	Other Pvt. Pass. Auto Liab.	545,507	554,649	228,980	275,332
19.4	Other Comm. Auto Liab.	145,117	181,536	202,122	77,075
21.1	Pvt. Pass. Auto PHY. Dam.	366,207	370,331	216,154	244,041
21.2	Commercial Auto Phy. Dam.	73,144	89,359	55,138	52,203
25.	Glass	3,167	3,156	1,248	623
26.	Burglary & Theft	734	1,084	- 0 -	- 0 -
	Total	$ 1,544,062	$ 1,636,491	$ 1,158,424	$ 1,021,824

WEST VIRGINIA COMPANIES

Fire and Casualty

Line of Business		Direct Premiums Written		Direct Premiums Earned		Direct Losses Paid		Direct Losses Incurred
Grange Mutual Fire Insurance Company of WVA. Philippi, West Virginia								
1. Fire and Lightning	$	37,485	$	37,485	$	8,867	$	8,867
Total	$	37,485	$	37,485	$	8,867	$	8,867
Harrison County Farmers Mutl. Fire Asso. Clarksburg, West Virginia								
1. Fire	$	50,948	$	45,998	$	10,782	$	10,782
2. Extended Coverage		7,704		6,857		341		341
Total	$	58,652	$	52,855	$	11,123	$	11,123
Mutual Protective Asso. of WVA. Moorefield, West Virginia								
1. Fire and Lightning	$	57,140	$	57,140	$	1,958	$	1,958
2. Extended Coverage		7,336		7,336		142		142
Total	$	64,476	$	64,476	$	2,100	$	2,100
Pan-Handle Farmers Mutual Ins. Co. Moundsville, West Virginia								
1. Fire and Lightning		185,484	$	185,484	$	155,058	$	155,058
2. Extended Coverage		57,523		57,523		17,303		17,303
4. Homeowners		92,579		92,579		1,754		1,754
9. Inland Marine		2,156		2,156		- 0 -		- 0 -
17. Farmowners Liability		12,064		12,064		1,332		1,332
Total		349,806	$	349,806	$	175,447	$	175,446

WEST VIRGINIA COMPANIES

Fire and Casualty

Line of Business	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
Mountaineer Fire & Casualty Ins. Co. Charleston, West Virginia				
19.2 Other Pvt. Pass. Auto Liab.	$ 224,244	$ 208,393	$ 57,532	$ 70,272
21.1 Pvt. Pass. Auto Phy. Dam.	54,618	61,611	35,291	33,551
Total	$ 278,862	$ 270,004	$ 92,823	$ 103,823
Municipal Mutual Insurance Company Wellsburg, West Virginia				
1. Fire	$ 1,215,639	$ 1,072,448	$ 433,466	$ 416,401
2. Allied Lines	192,381	186,050	106,375	103,819
3. Farmowners Multi-peril	361,199	341,109	100,213	102,447
4. Homeowners Multi-peril	3,157,710	2,663,286	1,702,024	1,669,569
Totals	$ 4,926,929	$ 4,262,893	$ 2,342,078	$ 2,292,237
Patron's Mutual Fire Insurance Company Pt. Pleasant, West Virginia				
1. Fire and Lightning	$ 13,941	$ 13,941	$ 4,250	$ 4,250
Total	$ 13,941	$ 13,941	$ 4,250	$ 4,250
Peoples' Mutual Fire Insurance Company of WVA Berkeley Springs, West Virginia				
1. Fire and Lightning	$ 16,228	$ 16,228	$ 15,000	$ 15,000
Total	$ 16,228	$ 16,228	$ 15,000	$ 15,000

WEST VIRGINIA COMPANIES

Fire and Casualty

Line of Business		Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
Quality Insurance Company Fairmont, West Virginia					
1.	Fire	$ 557,784	$ 530,118	$ 430,076	$ 487,409
2.	Allied Lines	69,336	68,896	54,145	51,027
4.	Homeowners Multi-peril	121,080	173,188	337,750	317,705
5.	Commercial Multi-peril	9,194	7,115	2,345	1,845
9.	Inland Marine	20,155	22,178	18,429	21,429
17.	Other Liability	196,589	191,079	44,875	-25,292
19.2	Other Pvt. Pass. Auto Liab.	6,680,768	6,621,629	4,921,086	5,024,370
19.4	Other Comm. Auto Liability	860,575	875,954	591,983	709,356
21.1	Pvt. Pass. Auto Phy. Dam.	2,283,267	2,332,640	1,497,841	1,301,560
21.2	Comm. Auto Physical Damage	281,961	282,405	227,903	215,429
	Total	$ 11,080,709	$ 11,105,202	$ 8,126,433	$ 8,104,838
Safe Insurance Company Harrisville, West Virginia					
1.	Fire	$ 206,967	$ 95,433	$ 41,682	$ 41,682
2.	Allied Lines	21,515	8,679	601	1,590
4.	Homeowners Multi-peril	979,336	409,886	248,390	284,465
5.	Commercial Multi-peril	- 0 -	2	400	400
9.	Inland Marine	2,109	1,685	- 0 -	- 0 -
17.	Other Liability	11,049	5,529	71	271
25.	Glass	166	87	- 0 -	- 0 -
	Total	$ 1,221,142	$ 521,301	$ 291,144	$ 328,408

WEST VIRGINIA COMPANIES

Fire and Casualty

1983

	Line of Business	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
West Virginia Fire and Casualty Company Clarksburg, West Virginia					
1.	Fire	$ 1,184,951	$ 1,162,956	$ 386,218	$ 285,918
2.	Allied Lines	135,943	138,669	56,240	67,308
3.	Farmowners Multi-peril	1,110,431	1,093,701	615,670	439,694
4.	Homeowners Multi-peril	3,041,663	3,076,933	1,764,815	2,085,524
5.	Commercial Multi-peril	801,257	790,343	343,811	263,061
9.	Inland Marine	66,797	57,637	29,370	35,470
17.	Other Liability	500,981	454,133	130,659	192,710
19.2	Other Pvt. Pass. Auto Liab.	151,222	42,351	13,623	80,773
19.4	Other Commercial Auto Liab.	131,834	91,674	13,008	14,392
21.1	Pvt. Pass. Auto Phy. Damage	118,177	33,217	15,008	25,983
21.2	Comm. Auto Phy. Damage	75,957	58,311	21,996	23,771
25.	Glass	2,922	2,224	805	805
26.	Burglary & Theft	4,381	2,644	1,712	1,712
27.	Boiler & Machinery	1,190	618	- 0 -	- 0 -
	Total	$ 7,327,706	$ 7,005,411	$ 3,392,935	$ 3,517,121
W. Va. Insurance Company Harrisville, West Virginia					
1.	Fire and Lightning	$ 1,254,625	$ 1,254,625	$ 732,680	$ 732,680
2.	Extended Coverage	258,764	258,764	42,050	42,050
4.	Homeowners	1,897,095	1,897,095	$ 1,120,454	$ 1,120,454
	Total	$ 3,410,484	$ 3,410,484	$ 1,895,184	$ 1,895,184
Wetzel Farmers Mutual Insurance Association New Martinsville, West Virginia					
1.	Fire and Lightning	$ 6,519	$ 6,519	$ 11,600	$ 11,600
	Total	6,519	6,519	11,600	11,600

BUSINESS OF OUT OF STATE TITLE COMPANIES

FOR THE STATE OF WEST VIRGINIA 1983

NAIC CODE	COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID
50075	AMERICAN TITLE INS CO	FL	217,627	1,925
50393	BERKS TITLE INS CO	PA	74,845	
51179	CHELSEA TITLE & GUARANTY CO	NJ	3,860	
50229	CHICAGO TITLE INS CO	MO	82,543	4,158
50083	COMMONWEALTH LAND TITLE INS CO	PA	420,967	
50814	FIRST AMERICAN TITLE INS CO	CA	14,125	
50024	LAWYERS TITLE INS CORP	VA	455,275	-666
50776	SAFECO TITLE INS CO OF MARYLAND	MD	107,096	1,200
50784	SECURITY TITLE GTE CORP OF BALTIMORE	MD	11,965	
50121	STEWART TITLE GUARANTY CO	TX	2,317	
50067	TICOR TITLE INS CO	CA	113,311	2,681
50520	TITLE INS CO OF MINNESOTA	MN	53,717	
51101	USLIFE TITLE INS CO OF NEW YORK	NY	582	
	TOTALS FOR ALL COMPANIES -		1,558,230	9,298

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1963 ($000)

SUMMARY

LINE OF BUSINESS	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
ORDINARY	258,070	55,747	133,335	12,520,980
CREDIT LIFE	22,572	176	8,638	1,343,651
GROUP	96,999	5,398	87,032	11,800,418
INDUSTRIAL	10,987	1,892	9,578	245,199
TOTAL	388,628	63,213	238,583	25,910,248
GROUP POLICIES	180,730	604	140,792	
CREDIT A&H	17,987	114	12,572	
COLLECTIVELY RENEWABLE A&H	4,604		2,854	
NON-CANCELLABLE A&H	12,363	135	5,662	
GUARANTEED RENEWABLE A&H	28,966	25	16,710	
NON-RENEWABLE A&H	5,847		3,907	
OTHER ACCIDENT ONLY A&H	1,167		734	
ALL OTHER INDIVIDUAL A&H	4,431	6	3,528	
TOTAL OTHER INDIVIDUAL A&H	52,774	166	30,541	
TOTAL A&H	256,095	884	186,759	
TOTAL LIFE AND A&H	644,723	64,097	425,342	25,910,248

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
AAA LIFE INS CO	DC				
GROUP POLICIES		9			
TOTAL A&H		9			
TOTAL LIFE AND A&H		9			
ACACIA MUTUAL LIFE INS CO	DC				
ORDINARY		269	140	253	14,426
GROUP					4,816
TOTAL		269	140	253	19,242
NON-CANCELLABLE A&H		2			
TOTAL OTHER INDIVIDUAL A&H		2			
TOTAL A&H		2			
TOTAL LIFE AND A&H		271	140	253	19,242
ACACIA NATIONAL LIFE INS CO	VA				
ORDINARY		52			1,862
TOTAL		52			1,862
TOTAL LIFE AND A&H		52			1,862
ACADEMY LIFE INS CO	CO				
ORDINARY		256	3		5,969
GROUP		151		10	4,662
TOTAL		407	3	10	10,631
GROUP POLICIES		391		302	
GUARANTEED RENEWABLE A&H		119		78	
TOTAL OTHER INDIVIDUAL A&H		119		78	
TOTAL A&H		510		380	
TOTAL LIFE AND A&H		917	3	390	10,631
AETNA LIFE INS & ANNUITY CO	CT				
ORDINARY		419		552	200,590
GROUP		121		196	
TOTAL		540		748	200,590
TOTAL LIFE AND A&H		540		748	200,590
AETNA LIFE INS CO	CT				
ORDINARY		970	105	1,046	53,672
CREDIT LIFE		132		58	13,248
GROUP		6,037		5,937	1,593,293
TOTAL		7,139	105	7,041	1,660,213
GROUP POLICIES		27,838		21,939	
CREDIT A&H		5		10	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
AETNA LIFE INS CO	CT (CONTINUED)				
COLLECTIVELY RENEWABLE A&H		3		2	
NON-CANCELLABLE A&H		57		35	
GUARANTEED RENEWABLE A&H		72		39	
NON-RENEWABLE A&H		336		282	
OTHER ACCIDENT ONLY A&H		5		8	
ALL OTHER INDIVIDUAL A&H		896		898	
TOTAL OTHER INDIVIDUAL A&H		1,366		1,262	
TOTAL A&H		29,212		23,213	
TOTAL LIFE AND A&H		36,351	105	30,254	1,660,213
AID ASSOCIATION FOR LUTHERANS	WI				
NON-CANCELLABLE A&H		3			
GUARANTEED RENEWABLE A&H		50		9	
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		54		9	
TOTAL A&H		54		9	
TOTAL LIFE AND A&H		54		9	
AIG LIFE INS CO	PA				
ORDINARY		225		41	35,872
GROUP				28	2,827
TOTAL		225		69	38,699
GROUP POLICIES		249		118	
CREDIT A&H				32	
TOTAL A&H		249		150	
TOTAL LIFE AND A&H		474		219	38,699
ALEXANDER HAMILTON LIFE INS CO OF AM	MI				
ORDINARY		440	18	107	11,777
CREDIT LIFE		65		18	3,530
GROUP		11		50	2,810
TOTAL		516	18	175	18,117
CREDIT A&H		120		46	
GUARANTEED RENEWABLE A&H		3		1	
TOTAL OTHER INDIVIDUAL A&H		3		1	
TOTAL A&H		123		47	
TOTAL LIFE AND A&H		639	18	222	18,117
ALL AMERICAN ASR CO	DC				
ORDINARY		11	1	8	802
CREDIT LIFE		5		1	496
TOTAL		16	1	9	1,298
CREDIT A&H		4		1	
TOTAL A&H		4		1	
TOTAL LIFE AND A&H		20	1	10	1,298

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
ALL AMERICAN LIFE INS CO	IL				
ORDINARY		168	2	70	17
GROUP		90	1	27	24
TOTAL		258	3	97	41
GROUP POLICIES		46		25	
GUARANTEED RENEWABLE A&H		3			
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		4			
TOTAL A&H		50		25	
TOTAL LIFE AND A&H		308	3	122	41
ALLSTATE LIFE INS CO	IL				
ORDINARY		1,112		263	100,514
CREDIT LIFE		6		9	1,619
GROUP		207		295	72,319
TOTAL		1,325		567	174,452
GROUP POLICIES		1,364		692	
CREDIT A&H		17		25	
GUARANTEED RENEWABLE A&H		43		36	
NON-RENEWABLE A&H		65		17	
OTHER ACCIDENT ONLY A&H		1		1	
ALL OTHER INDIVIDUAL A&H		17		10	
TOTAL OTHER INDIVIDUAL A&H		126		64	
TOTAL A&H		1,507		781	
TOTAL LIFE AND A&H		2,832		1,348	174,452
AMALGAMATED LABOR LIFE INS CO	IL				
ORDINARY				2	15
TOTAL				2	15
GUARANTEED RENEWABLE A&H		6		9	
TOTAL OTHER INDIVIDUAL A&H		6		9	
TOTAL A&H		6		9	
TOTAL LIFE AND A&H		6		11	15
AMERICAN AGENCY LIFE INS CO	GA				
ORDINARY		55			6,935
TOTAL		55			6,935
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		56			6,935

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
AMERICAN AMICABLE LIFE INS CO	TX				
ORDINARY		123	1	58	14,205
GROUP		17		1	4,253
TOTAL		140	1	59	18,458
TOTAL LIFE AND A&H		140	1	59	18,458
AMERICAN BANKERS LIFE ASR CO OF FL	FL				
ORDINARY		167		146	9,050
CREDIT LIFE		98		173	20,703
GROUP		31		18	8,328
TOTAL		296		337	38,081
GROUP POLICIES		21		12	
CREDIT A&H		29		495	
NON-CANCELLABLE A&H		3			
ALL OTHER INDIVIDUAL A&H		1		14	
TOTAL OTHER INDIVIDUAL A&H		4		14	
TOTAL A&H		54		521	
TOTAL LIFE AND A&H		350		858	38,081
AMERICAN CAPITAL LIFE INS CO	DC				
ORDINARY					15
TOTAL					15
TOTAL LIFE AND A&H					15
AMERICAN DEFENDER LIFE INS CO	NC				
ORDINARY		14	3	19	1,502
TOTAL		14	3	19	1,502
CREDIT A&H				4	
TOTAL A&H				4	
TOTAL LIFE AND A&H		14	3	23	1,502
AMERICAN FAMILY LIFE ASR CO OF COLUM	GA				
ORDINARY		33		15	4,793
GROUP		316		58	69,152
TOTAL		349		73	73,945
GUARANTEED RENEWABLE A&H		3,738		2,133	
TOTAL OTHER INDIVIDUAL A&H		3,738		2,133	
TOTAL A&H		3,738		2,133	
TOTAL LIFE AND A&H		4,087		2,206	73,945

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
AMERICAN FIDELITY ASR CO	OK				
ORDINARY		10			1,769
GROUP		2			2,370
TOTAL		12			4,139
GROUP POLICIES		139		42	
TOTAL A&H		139		42	
TOTAL LIFE AND A&H		151		42	4,139
AMERICAN FIDELITY LIFE INS CO	FL				
ORDINARY		91	1	27	8
TOTAL		91	1	27	8
TOTAL LIFE AND A&H		91	1	27	8
AMERICAN FRATERNAL UNION	MN				
ALL OTHER INDIVIDUAL A&H		1		1	
TOTAL OTHER INDIVIDUAL A&H		1		1	
TOTAL A&H		1		1	
TOTAL LIFE AND A&H		1		1	
AMERICAN GENERAL LIFE INS CO OF DE	DE				
ORDINARY		968	24	363	38,759
GROUP		40		9	4,924
INDUSTRIAL		12		18	736
TOTAL		1,020	24	390	44,419
GROUP POLICIES		107		85	
GUARANTEED RENEWABLE A&H		67		21	
TOTAL OTHER INDIVIDUAL A&H		67		21	
TOTAL A&H		174		106	
TOTAL LIFE AND A&H		1,194	24	496	44,419
AMERICAN GENERAL LIFE INS CO OF NY	NY				
ORDINARY		7		28	443
GROUP					2,369
TOTAL		7		28	2,812
GUARANTEED RENEWABLE A&H		2			
TOTAL OTHER INDIVIDUAL A&H		2			
TOTAL A&H		2			
TOTAL LIFE AND A&H		9		28	2,812
AMERICAN HEALTH & LIFE INS CO	MD				
ORDINARY		152		59	3,483
CREDIT LIFE		606		270	29,092

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
AMERICAN HEALTH & LIFE INS CO	MD (CONTINUED)				
GROUP		7		12	2,552
TOTAL		765		341	35,127
GROUP POLICIES		6		13	
CREDIT A&H		166		84	
GUARANTEED RENEWABLE A&H		15		2	
OTHER ACCIDENT ONLY A&H		70			
ALL OTHER INDIVIDUAL A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		87		3	
TOTAL A&H		259		100	
TOTAL LIFE AND A&H		1,024		441	35,127
AMERICAN HERITAGE LIFE INS CO	FL				
ORDINARY		37		3	1,400
CREDIT LIFE		534		482	56,716
GROUP		28		61	13,563
TOTAL		599		546	71,679
GROUP POLICIES		22		21	
CREDIT A&H		467		884	
NON-CANCELLABLE A&H				1	
GUARANTEED RENEWABLE A&H		3		5	
TOTAL OTHER INDIVIDUAL A&H		3		6	
TOTAL A&H		492		911	
TOTAL LIFE AND A&H		1,091		1,457	71,679
AMERICAN INCOME LIFE INS CO	IN				
ORDINARY		853		159	42,792
GROUP		12		14	630
TOTAL		865		173	43,422
GROUP POLICIES		39		24	
GUARANTEED RENEWABLE A&H		196		128	
NON-RENEWABLE A&H		29		34	
TOTAL OTHER INDIVIDUAL A&H		225		162	
TOTAL A&H		264		186	
TOTAL LIFE AND A&H		1,129		359	43,422
AMERICAN INTL LIFE ASR CO OF NY	NY				
ORDINARY		80		61	4,747
GROUP					5,090
TOTAL		80		61	9,837
GROUP POLICIES				140	
TOTAL A&H				140	
TOTAL LIFE AND A&H		80		201	9,837

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
AMERICAN INVESTORS LIFE INS CO	KS				
ORDINARY		2			120
TOTAL		2			120
TOTAL LIFE AND A&H		2			120
AMERICAN LIFE INS CO OF NEW YORK	NY				
ORDINARY		3		10	344
GROUP					2,523
TOTAL		3		10	2,867
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		4		10	2,867
AMERICAN MERCHANTS LIFE INS CO	MN				
ORDINARY		4			150
GROUP		5			1,124
TOTAL		9			1,274
TOTAL LIFE AND A&H		9			1,274
AMERICAN NATIONAL INS CO	TX				
ORDINARY		543	1	392	24,721
GROUP		4			1,380
INDUSTRIAL		1		1	41
TOTAL		548	1	393	26,142
GROUP POLICIES		28		24	
COLLECTIVELY RENEWABLE A&H		2		2	
NON-CANCELLABLE A&H		5		1	
GUARANTEED RENEWABLE A&H		25		19	
ALL OTHER INDIVIDUAL A&H		15		8	
TOTAL OTHER INDIVIDUAL A&H		45		28	
TOTAL A&H		75		54	
TOTAL LIFE AND A&H		623	1	447	26,142
AMERICAN NATIONAL LIFE INS CO OF TX	TX				
ORDINARY		3			608
TOTAL		3			608
TOTAL LIFE AND A&H		3			608
AMERICAN REPUBLIC INS CO	IA				
ORDINARY		15		3	2,675
TOTAL		15		3	2,675

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
AMERICAN REPUBLIC INS CO	IA (CONTINUED)				
GUARANTEED RENEWABLE A&H		77		17	
TOTAL OTHER INDIVIDUAL A&H		77		17	
TOTAL A&H		77		17	
TOTAL LIFE AND A&H		92		20	2,675
AMERICAN STATES LIFE INS CO	IN				
ORDINARY		111		38	11,637
GROUP		4		45	7,247
TOTAL		115		83	18,884
GROUP POLICIES		4		6	
TOTAL A&H		4		6	
TOTAL LIFE AND A&H		119		89	18,884
AMERICAN UNITED LIFE INS CO	IN				
ORDINARY		49	23	41	2,650
GROUP		196	42	88	14,034
INDUSTRIAL				5	16
TOTAL		245	65	134	16,700
GROUP POLICIES		42	10	13	
NON-CANCELLABLE A&H		2			
GUARANTEED RENEWABLE A&H		2			
TOTAL OTHER INDIVIDUAL A&H		4			
TOTAL A&H		46	10	13	
TOTAL LIFE AND A&H		291	75	147	16,700
AMOCO LIFE INS CO	NE				
ORDINARY		2			246
GROUP		20			1,580
TOTAL		22			1,826
GUARANTEED RENEWABLE A&H		21			
TOTAL OTHER INDIVIDUAL A&H		21			
TOTAL A&H		21			
TOTAL LIFE AND A&H		43			1,826
ANCHOR NATIONAL LIFE INS CO	CA				
ORDINARY		9		700	1,776
TOTAL		9		700	1,776
TOTAL LIFE AND A&H		9		700	1,776
ARMOUR LIFE INS CO	MO				
CREDIT LIFE		672		85	27,742
TOTAL		672		85	27,742
CREDIT A&H		568		110	
TOTAL A&H		568		110	
TOTAL LIFE AND A&H		1,240		195	27,742

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
ASSOCIATION LIFE INS CO INC	WT				
ORDINARY		7			
CREDIT LIFE		-6			
GROUP		6			5
TOTAL		7			5
GROUP POLICIES		98		57	
ALL OTHER INDIVIDUAL A&H		3		22	
TOTAL OTHER INDIVIDUAL A&H		3		22	
TOTAL A&H		101		79	
TOTAL LIFE AND A&H		108		79	5
ATLANTIC & PACIFIC LIFE INS CO OF AM	GA				
ORDINARY		1			28
TOTAL		1			28
TOTAL LIFE AND A&H		1			28
BALTIMORE LIFE INS CO	MD				
ORDINARY		43	7	15	1,197
INDUSTRIAL		1		1	
TOTAL		44	7	16	1,197
TOTAL LIFE AND A&H		44	7	16	1,197
BANKERS FIDELITY LIFE INS CO	GA				
ORDINARY		140		28	2,387
TOTAL		140		28	2,387
GUARANTEED RENEWABLE A&H		27		6	
TOTAL OTHER INDIVIDUAL A&H		27		6	
TOTAL A&H		27		6	
TOTAL LIFE AND A&H		167		34	2,387
BANKERS LIFE & CAS CO	IL				
ORDINARY		1,550	128	616	76,386
GROUP		9			
TOTAL		1,559	128	616	76,386
GROUP POLICIES		168		139	
COLLECTIVELY RENEWABLE A&H		1,958		1,138	
NON-CANCELLABLE A&H		61	2	23	
GUARANTEED RENEWABLE A&H		5,009		3,118	
NON-RENEWABLE A&H		28		3	
OTHER ACCIDENT ONLY A&H		9		1	
ALL OTHER INDIVIDUAL A&H		320		197	
TOTAL OTHER INDIVIDUAL A&H		5,427	2	3,342	
TOTAL A&H		7,553	2	4,619	
TOTAL LIFE AND A&H		9,112	130	5,235	76,386

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
BANKERS LIFE CO	IA				
ORDINARY		722	406	514	40,858
GROUP		1,920	65	3,376	58,235
TOTAL		2,642	471	3,890	99,093
GROUP POLICIES		256		169	
NON-CANCELLABLE A&H		7		5	
GUARANTEED RENEWABLE A&H		24		16	
NON-RENEWABLE A&H		3		8	
ALL OTHER INDIVIDUAL A&H		4		7	
TOTAL OTHER INDIVIDUAL A&H		38		36	
TOTAL A&H		294		205	
TOTAL LIFE AND A&H		2,936	471	4,095	99,093
BANKERS LIFE INS CO OF NEBRASKA	NE				
ORDINARY		75	32	65	4,087
GROUP		15		55	5,864
TOTAL		90	32	120	9,951
GROUP POLICIES		17		10	
NON-CANCELLABLE A&H		6			
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		7			
TOTAL A&H		24		10	
TOTAL LIFE AND A&H		114	32	130	9,951
BANKERS NATIONAL LIFE INS CO	TX				
ORDINARY		44	4	20	2,930
GROUP		10		64	200
TOTAL		54	4	84	3,130
TOTAL LIFE AND A&H		54	4	84	3,130
BANKERS SECURITY LIFE INS SOCIETY	NY				
ORDINARY		24	1	7	3,247
GROUP		33		40	6,264
TOTAL		57	1	47	9,511
GROUP POLICIES		7			
NON-CANCELLABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		8			
TOTAL LIFE AND A&H		65	1	47	9,511
BANKERS UNITED LIFE ASSURANCE CO	IA				
ORDINARY		10		1	1
GROUP		1		1	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
BANKERS UNITED LIFE ASSURANCE CO	IA (CONTINUED)				
TOTAL		11		2	1
GROUP POLICIES		654		385	
TOTAL A&H		654		385	
TOTAL LIFE AND A&H		665		387	1
BANNER LIFE INS CO	DC				
ORDINARY		36		39	7,821
GROUP		2			323
TOTAL		38		39	8,144
GROUP POLICIES		6		31	
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		7		31	
TOTAL LIFE AND A&H		45		70	8,144
BCS LIFE INS CO	IL				
GROUP		79		141	28,697
TOTAL		79		141	28,697
GROUP POLICIES		422		416	
TOTAL A&H		422		416	
TOTAL LIFE AND A&H		501		557	28,697
BENEFICIAL LIFE INS CO	UT				
ORDINARY		9	2	13	1
GROUP					3
TOTAL		9	2	13	4
TOTAL LIFE AND A&H		9	2	13	4
BENEFICIAL STANDARD LIFE INS CO	CA				
ORDINARY		41		88	522
GROUP					1,798
TOTAL		41		88	2,320
GROUP POLICIES		6		1	
COLLECTIVELY RENEWABLE A&H		98		60	
GUARANTEED RENEWABLE A&H		19		25	
OTHER ACCIDENT ONLY A&H		3			
ALL OTHER INDIVIDUAL A&H		2		4	
TOTAL OTHER INDIVIDUAL A&H		24		29	
TOTAL A&H		128		90	
TOTAL LIFE AND A&H		169		178	2,320
BENEFIT TRUST LIFE INS CO	IL				
ORDINARY		237	8	16	16
GROUP		28		37	7

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
BENEFIT TRUST LIFE INS CO	IL (CONTINUED)				
TOTAL		265	8	53	23
GROUP POLICIES		499		426	
COLLECTIVELY RENEWABLE A&H		1		1	
NON-CANCELLABLE A&H		2		1	
GUARANTEED RENEWABLE A&H		298		133	
NON-RENEWABLE A&H		9		6	
ALL OTHER INDIVIDUAL A&H		34		20	
TOTAL OTHER INDIVIDUAL A&H		343		160	
TOTAL A&H		843		587	
TOTAL LIFE AND A&H		1,108	8	640	23
BERKSHIRE LIFE INS CO	MA				
ORDINARY		26	9	58	2,174
TOTAL		26	9	58	2,174
NON-CANCELLABLE A&H		8		2	
GUARANTEED RENEWABLE A&H				1	
TOTAL OTHER INDIVIDUAL A&H		8		3	
TOTAL A&H		8		3	
TOTAL LIFE AND A&H		34	9	61	2,174
BOSTON MUTUAL LIFE INS CO	MA				
ORDINARY		36	2	25	4,555
GROUP		21		5	10,907
TOTAL		57	2	30	15,462
GROUP POLICIES		12		29	
TOTAL A&H		12		29	
TOTAL LIFE AND A&H		69	2	59	15,462
BRADFORD NATIONAL LIFE INS CO	KY				
GROUP POLICIES				1	
TOTAL A&H				1	
TOTAL LIFE AND A&H				1	
BUSINESS MENS ASSURANCE CO OF AM	MO				
ORDINARY		65	1	63	4,259
GROUP		12			1,481
TOTAL		77	1	63	5,740
GROUP POLICIES		401		6	
COLLECTIVELY RENEWABLE A&H		1			
NON-CANCELLABLE A&H		1		3	
GUARANTEED RENEWABLE A&H		2		1	
OTHER ACCIDENT ONLY A&H				1	
ALL OTHER INDIVIDUAL A&H		13		5	
TOTAL OTHER INDIVIDUAL A&H		16		10	
TOTAL A&H		418		16	
TOTAL LIFE AND A&H		495	1	79	5,740

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
CANADA LIFE ASSURANCE CO US BR	MI				
ORDINARY		111	7	15	3,764
GROUP		9		13	7,994
TOTAL		120	7	28	11,758
GROUP POLICIES		5		26	
TOTAL A&H		5		26	
TOTAL LIFE AND A&H		125	7	54	11,758
CAPITOL LIFE INS CO	CO				
ORDINARY		213	1	125	6,000
GROUP		1,142		397	8,577
TOTAL		1,355	1	522	14,577
GROUP POLICIES		11		1	
TOTAL A&H		11		1	
TOTAL LIFE AND A&H		1,366	1	523	14,577
CELINA NATIONAL LIFE INS CO	OH				
ORDINARY		86		22	6,274
CREDIT LIFE					4
GROUP		1			290
TOTAL		87		22	6,568
GUARANTEED RENEWABLE A&H		1		5	
ALL OTHER INDIVIDUAL A&H				1	
TOTAL OTHER INDIVIDUAL A&H		1		6	
TOTAL A&H		1		6	
TOTAL LIFE AND A&H		88		28	6,568
CELTIC LIFE INS CO	RI				
CREDIT LIFE		68		39	10,017
GROUP		1			837
TOTAL		69		39	10,854
GROUP POLICIES		39		17	
CREDIT A&H		55		179	
TOTAL A&H		94		196	
TOTAL LIFE AND A&H		163		235	10,854
CENTENNIAL LIFE INS CO	KS				
ORDINARY		1			50
GROUP		12			1,973
TOTAL		13			2,023
GROUP POLICIES		101		4	
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
CENTENNIAL LIFE INS CO	KS (CONTINUED)				
TOTAL A&H		102		4	
TOTAL LIFE AND A&H		115		4	2,023
CENTRAL NATIONAL LIFE INS CO OF OMAHA	NE				
ORDINARY		22		1	1,877
CREDIT LIFE		398		139	19,601
GROUP		8			8,299
TOTAL		428		140	29,777
GROUP POLICIES		89		18	
CREDIT A&H		118		87	
TOTAL A&H		207		105	
TOTAL LIFE AND A&H		635		245	29,777
CENTRAL STATES H & L CO OF OMAHA	NE				
ORDINARY					6
TOTAL					6
GUARANTEED RENEWABLE A&H		2		3	
NON-RENEWABLE A&H		40		17	
TOTAL OTHER INDIVIDUAL A&H		42		20	
TOTAL A&H		42		20	
TOTAL LIFE AND A&H		42		20	6
CENTURION LIFE INS CO	MO				
CREDIT LIFE		131			4,414
TOTAL		131			4,414
CREDIT A&H		129			
TOTAL A&H		129			
TOTAL LIFE AND A&H		260			4,414
CERTIFIED LIFE INS CO	CA				
ORDINARY		1		2	65
TOTAL		1		2	65
COLLECTIVELY RENEWABLE A&H		1			
GUARANTEED RENEWABLE A&H		3		1	
TOTAL OTHER INDIVIDUAL A&H		3		1	
TOTAL A&H		4		1	
TOTAL LIFE AND A&H		5		3	65
CHARTER NATIONAL LIFE INS CO	MO				
ORDINARY		55		3	1,494
CREDIT LIFE		-9		15	483
GROUP					3,513
TOTAL		46		18	5,490
CREDIT A&H		-10		71	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
CHARTER NATIONAL LIFE INS CO	MO (CONTINUED)				
GUARANTEED RENEWABLE A&H		4		4	
ALL OTHER INDIVIDUAL A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		6		5	
TOTAL A&H		-4		76	
TOTAL LIFE AND A&H		42		94	5,490
CHARTER SECURITY LIFE INS CO	NJ				
ORDINARY		4,301		-7	
GROUP		60			
TOTAL		4,361		-7	
TOTAL LIFE AND A&H		4,361		-7	
CHESAPEAKE LIFE INS CO	MD				
ORDINARY		131	2	29	1,866
GROUP					1,266
TOTAL		131	2	29	3,132
TOTAL LIFE AND A&H		131	2	29	3,132
CHRYSLER LIFE INS CO	MI				
CREDIT LIFE					2
TOTAL					2
TOTAL LIFE AND A&H					2
COASTAL STATES LIFE INS CO	GA				
ORDINARY		11		31	403
GROUP					3,575
TOTAL		11		31	3,978
TOTAL LIFE AND A&H		11		31	3,978
COLLEGE LIFE INS CO OF AMERICA	IN				
ORDINARY		67	14	34	4,666
TOTAL		67	14	34	4,666
NON-CANCELLABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		68	14	34	4,666
COLONIAL LIFE & ACCIDENT INS CO	SC				
ORDINARY		99		19	6,753
TOTAL		99		19	6,753
NON-CANCELLABLE A&H		5		1	
GUARANTEED RENEWABLE A&H		584		238	
ALL OTHER INDIVIDUAL A&H		8		3	

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
COLONIAL LIFE & ACCIDENT INS CO	SC (CONTINUED)				
TOTAL OTHER INDIVIDUAL A&H		597		242	
TOTAL A&H		597		242	
TOTAL LIFE AND A&H		696		261	6,753
COLONIAL LIFE INS CO OF AMERICA	NJ				
ORDINARY		26	3	20	1,278
GROUP		16		50	3,724
INDUSTRIAL				1	34
TOTAL		42	3	71	5,036
GROUP POLICIES		138		201	
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		139		201	
TOTAL LIFE AND A&H		181	3	272	5,036
COLONIAL PENN LIFE INS CO	PA				
ORDINARY		660		250	7,369
GROUP		16			189
TOTAL		676		250	7,558
GROUP POLICIES		28		35	
GUARANTEED RENEWABLE A&H		171		101	
TOTAL OTHER INDIVIDUAL A&H		171		101	
TOTAL A&H		199		136	
TOTAL LIFE AND A&H		875		386	7,558
COLUMBIA NATIONAL LIFE INS CO	OH				
ORDINARY		17	2	13	650
GROUP					1,362
TOTAL		17	2	13	2,012
GROUP POLICIES		5		3	
GUARANTEED RENEWABLE A&H		3		2	
TOTAL OTHER INDIVIDUAL A&H		3		2	
TOTAL A&H		8		5	
TOTAL LIFE AND A&H		25	2	18	2,012
COLUMBIAN MUTUAL LIFE INS CO	NY				
ORDINARY		18	4	3	1,003
INDUSTRIAL				2	3
TOTAL		18	4	5	1,006
TOTAL LIFE AND A&H		18	4	5	1,006
COLUMBUS MUTUAL LIFE INS CO	OH				
ORDINARY		290	57	101	27,912
GROUP		6		33	825

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
COLUMBUS MUTUAL LIFE INS CO	OH (CONTINUED)				
TOTAL		296	57	134	28,337
GROUP POLICIES		4		7	
NON-CANCELLABLE A&H		9		8	
GUARANTEED RENEWABLE A&H		3		8	
OTHER ACCIDENT ONLY A&H		8		2	
ALL OTHER INDIVIDUAL A&H		1		4	
TOTAL OTHER INDIVIDUAL A&H		21		22	
TOTAL A&H		25		29	
TOTAL LIFE AND A&H		321	57	163	28,337
COLUMBUS SECURITY LIFE INS CO	OH				
ORDINARY		34	1		5,341
TOTAL		34	1		5,341
TOTAL LIFE AND A&H		34	1		5,341
COMBINED INS CO OF AMERICA	IL				
ORDINARY		1,679		705	71,802
GROUP		30		10	3,971
TOTAL		1,709		715	75,773
GROUP POLICIES		60		77	
COLLECTIVELY RENEWABLE A&H		5		2	
NON-CANCELLABLE A&H		7,340	15	3,804	
GUARANTEED RENEWABLE A&H		2		1	
NON-RENEWABLE A&H		378		96	
OTHER ACCIDENT ONLY A&H		228		73	
ALL OTHER INDIVIDUAL A&H		408		225	
TOTAL OTHER INDIVIDUAL A&H		8,356	15	4,199	
TOTAL A&H		8,421	15	4,278	
TOTAL LIFE AND A&H		10,130	15	4,993	75,773
COMMERCIAL LIFE INS CO	WI				
ORDINARY		5		1	312
GROUP		560		2	2,185
TOTAL		565		3	2,497
GROUP POLICIES		277		338	
GUARANTEED RENEWABLE A&H		4		3	
NON-RENEWABLE A&H		23		11	
TOTAL OTHER INDIVIDUAL A&H		27		14	
TOTAL A&H		304		352	
TOTAL LIFE AND A&H		869		355	2,497
COMMERCIAL UNION LIFE INS CO OF AM	DE				
ORDINARY		50		73	3
GROUP		1		19	
TOTAL		51		92	3

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
COMMERCIAL UNION LIFE INS CO OF AM	DE (CONTINUED)				
GROUP POLICIES		3		1	
TOTAL A&H		3		1	
TOTAL LIFE AND A&H		54		93	3
COMMONWEALTH LIFE INS CO	KY				
ORDINARY		715	14	412	40,109
GROUP		6		4	10,797
INDUSTRIAL		27		53	2,005
TOTAL		748	14	469	52,911
GROUP POLICIES		12		4	
NON-CANCELLABLE A&H		4			
GUARANTEED RENEWABLE A&H		20		3	
TOTAL OTHER INDIVIDUAL A&H		24		3	
TOTAL A&H		36		7	
TOTAL LIFE AND A&H		784	14	476	52,911
CONFEDERATION LIFE INS CO US BR	MI				
ORDINARY		119	10	79	9,892
GROUP		63		45	36,228
TOTAL		182	10	124	46,120
GROUP POLICIES		1,123		889	
TOTAL A&H		1,123		889	
TOTAL LIFE AND A&H		1,305	10	1,013	46,120
CONNECTICUT GENERAL LIFE INS CO	CT				
ORDINARY		836	27	470	30,195
CREDIT LIFE		-2		4	365
GROUP		2,591		2,027	465,168
TOTAL		3,425	27	2,501	495,728
GROUP POLICIES		18,858		14,329	
CREDIT A&H				1	
NON-CANCELLABLE A&H		13		12	
GUARANTEED RENEWABLE A&H		20		7	
NON-RENEWABLE A&H		2		2	
OTHER ACCIDENT ONLY A&H		1		2	
ALL OTHER INDIVIDUAL A&H		136		155	
TOTAL OTHER INDIVIDUAL A&H		172		176	
TOTAL A&H		19,030		14,508	
TOTAL LIFE AND A&H		22,455	27	17,009	495,728
CONNECTICUT MUTUAL LIFE INS CO	CT				
ORDINARY		3,010	957	1,884	180,710
GROUP				2	
TOTAL		3,010	957	1,886	180,710
NON-CANCELLABLE A&H		158	13	32	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
CONNECTICUT MUTUAL LIFE INS CO	CT (CONTINUED)				
GUARANTEED RENEWABLE A&H		6		3	
TOTAL OTHER INDIVIDUAL A&H		164	13	35	
TOTAL A&H		164	13	35	
TOTAL LIFE AND A&H		3,174	970	1,921	180,710
CONSTITUTION LIFE INS CO	IL				
ORDINARY		50	3	22	2,196
TOTAL		50	3	22	2,196
COLLECTIVELY RENEWABLE A&H		14		11	
GUARANTEED RENEWABLE A&H		12		11	
ALL OTHER INDIVIDUAL A&H		2		3	
TOTAL OTHER INDIVIDUAL A&H		14		14	
TOTAL A&H		28		25	
TOTAL LIFE AND A&H		78	3	47	2,196
CONSUMERS LIFE INS CO	DE				
ORDINARY		1		5	177
CREDIT LIFE		34		239	24,444
TOTAL		35		244	24,621
CREDIT A&H		27		443	
TOTAL A&H		27		443	
TOTAL LIFE AND A&H		62		687	24,621
CONSUMERS UNITED INS CO	DE				
GROUP		2			9,097
TOTAL		2			9,097
GROUP POLICIES		23		12	
TOTAL A&H		23		12	
TOTAL LIFE AND A&H		25		12	,097
CONTINENTAL AMERICAN LIFE INS CO	DE				
ORDINARY		89	14	33	1,962
GROUP		72		23	2,279
TOTAL		161	14	56	4,241
GROUP POLICIES		167		88	
GUARANTEED RENEWABLE A&H				3	
TOTAL OTHER INDIVIDUAL A&H				3	
TOTAL A&H		167		91	
TOTAL LIFE AND A&H		328	14	147	4,241
CONTINENTAL ASSURANCE CO	IL				
ORDINARY		338	59	1,143	21,025
CREDIT LIFE		-1			2
GROUP		148	177	364	33,491

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
CONTINENTAL ASSURANCE CO	IL	(CONTINUED)			
TOTAL		485	236	1,507	54,518
GROUP POLICIES		3,593		3,429	
CREDIT A&H				4	
NON-CANCELLABLE A&H		16		9	
GUARANTEED RENEWABLE A&H		11		2	
NON-RENEWABLE A&H		7			
ALL OTHER INDIVIDUAL A&H		2			
TOTAL OTHER INDIVIDUAL A&H		36		11	
TOTAL A&H		3,629		3,444	
TOTAL LIFE AND A&H		4,114	236	4,951	54,518
CONTINENTAL GENERAL INS CO	NE				
ORDINARY					50
GROUP					1,470
TOTAL					1,520
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		1			1,520
COVENANT LIFE INSURANCE CO	NJ				
ORDINARY		46			12,987
GROUP		2			100
TOTAL		48			13,087
TOTAL LIFE AND A&H		48			13,087
CREDIT LIFE INS CO	OH				
ORDINARY		119		26	39,506
CREDIT LIFE		1,074		607	96,822
GROUP		32		16	7,872
TOTAL		1,225		649	144,200
GROUP POLICIES		153		67	
CREDIT A&H		644	-5	621	
TOTAL A&H		797	-5	688	
TOTAL LIFE AND A&H		2,022	-5	1,337	144,200
CROATION FRATERNAL UNION OF AMERICA	PA				
GUARANTEED RENEWABLE A&H				6	
TOTAL OTHER INDIVIDUAL A&H				6	
TOTAL A&H				6	
TOTAL LIFE AND A&H				6	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
CROWN AMERICA LIFE INS CO	KY				
ORDINARY		11		1	
TOTAL		11		1	
COLLECTIVELY RENEWABLE A&H		2		1	
GUARANTEED RENEWABLE A&H		26			
OTHER ACCIDENT ONLY A&H				1	
ALL OTHER INDIVIDUAL A&H		49		28	
TOTAL OTHER INDIVIDUAL A&H		75		29	
TOTAL A&H		77		30	
TOTAL LIFE AND A&H		88		31	
CROWN LIFE INS CO US BR	MI				
ORDINARY		1,089	111	429	91,599
CREDIT LIFE				6	56
GROUP		127		539	36,111
TOTAL		1,216	111	974	127,766
GROUP POLICIES		476		177	
CREDIT A&H				3	
NON-CANCELLABLE A&H		89		16	
ALL OTHER INDIVIDUAL A&H		2		4	
TOTAL OTHER INDIVIDUAL A&H		91		20	
TOTAL A&H		567		200	
TOTAL LIFE AND A&H		1,783	111	1,174	127,766
CUDIS INS SOCIETY INC	WI				
CREDIT A&H		1,840	73	477	
TOTAL A&H		1,840	73	477	
TOTAL LIFE AND A&H		1,840	73	477	
CUNA MUTUAL INS SOCIETY	WI				
ORDINARY		57	3	131	1,794
CREDIT LIFE		936	113	608	174,771
GROUP		828	70	510	147,611
TOTAL		1,821	186	1,249	324,176
GROUP POLICIES		126		45	
CREDIT A&H		-76		559	
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		51		604	
TOTAL LIFE AND A&H		1,872	186	1,853	324,176

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
DELAWARE AMERICAN LIFE INS CO	DE				
ORDINARY		15			4,210
GROUP					1,357
TOTAL		15			5,567
TOTAL LIFE AND A&H		15			5,567
DREYFUS LIFE INS CO	NY				
ORDINARY					5
TOTAL					5
TOTAL LIFE AND A&H					5
DURHAM LIFE INS CO	NC				
ORDINARY		40		12	5,511
CREDIT LIFE		811		310	65,751
GROUP		15			7,556
INDUSTRIAL				6	7
TOTAL		866		328	78,825
GROUP POLICIES		226		93	
CREDIT A&H		304		429	
GUARANTEED RENEWABLE A&H		1		2	
TOTAL OTHER INDIVIDUAL A&H		1		2	
TOTAL A&H		531		524	
TOTAL LIFE AND A&H		1,397		852	78,825
E F HUTTON LIFE INS CO	CA				
ORDINARY		1,031		219	48,555
TOTAL		1,031		219	48,555
TOTAL LIFE AND A&H		1,031		219	48,555
EDUCATORS MUTUAL LIFE INS CO	PA				
ORDINARY		215	71	70	12,304
GROUP		32	1	5	5,218
TOTAL		247	72	75	17,522
GROUP POLICIES		985	5	858	
COLLECTIVELY RENEWABLE A&H		3		4	
NON-CANCELLABLE A&H		10		19	
GUARANTEED RENEWABLE A&H		41		34	
NON-RENEWABLE A&H		19		15	
TOTAL OTHER INDIVIDUAL A&H		70		68	
TOTAL A&H		1,018	5	930	
TOTAL LIFE AND A&H		1,265	77	1,005	17,522

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
EMPIRE GENERAL LIFE INS CO	AL				
ORDINARY		39		67	6,227
TOTAL		39		67	6,227
TOTAL LIFE AND A&H		39		67	6,227
EMPLOYERS LIFE INS CO OF WAUSAU	WI				
ORDINARY		6		10	250
CREDIT LIFE		684		197	34,673
TOTAL		690		207	34,923
CREDIT A&H		553		176	
TOTAL A&H		553		176	
TOTAL LIFE AND A&H		1,243		383	34,923
EMPLOYERS MODERN LIFE CO	IA				
ORDINARY					24
TOTAL					24
TOTAL LIFE AND A&H					24
EQUITABLE LIFE ASR SOC OF THE US	NY				
ORDINARY		8,601	2,621	5,957	571,558
GROUP		22,364	1,566	15,935	3,015,916
TOTAL		30,965	4,187	21,892	3,587,474
GROUP POLICIES		8,805	500	6,650	
NON-CANCELLABLE A&H		224		33	
GUARANTEED RENEWABLE A&H		371		254	
NON-RENEWABLE A&H		54		25	
TOTAL OTHER INDIVIDUAL A&H		649		312	
TOTAL A&H		9,454	500	6,962	
TOTAL LIFE AND A&H		40,419	4,687	28,854	3,587,474
EQUITABLE LIFE INS CO	VA				
ORDINARY		5,482		4,552	517
GROUP				77	6
INDUSTRIAL		5,942		1,817	61
TOTAL		11,424		6,446	584
NON-CANCELLABLE A&H		250		24	
GUARANTEED RENEWABLE A&H		293		111	
TOTAL OTHER INDIVIDUAL A&H		543		135	
TOTAL A&H		543		135	
TOTAL LIFE AND A&H		11,967		6,581	584

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
EQUITABLE LIFE INS CO OF IOWA	IA				
ORDINARY		208	128	240	8,912
TOTAL		208	128	240	8,912
NON-CANCELLABLE A&H		2		11	
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		3		11	
TOTAL A&H		3		11	
TOTAL LIFE AND A&H		211	128	251	8,912
EQUITABLE VARIABLE LIFE INS CO	NY				
ORDINARY		2,773		688	118
TOTAL		2,773		688	118
TOTAL LIFE AND A&H		2,773		688	118
ERIE FAMILY LIFE INS CO	PA				
ORDINARY		328		49	35,907
GROUP		1			227
TOTAL		329		49	36,134
TOTAL LIFE AND A&H		329		49	36,134
EXECUTIVE FUND LIFE INS CO	NE				
ORDINARY		16		20	1,304
TOTAL		16		20	1,304
GUARANTEED RENEWABLE A&H				2	
TOTAL OTHER INDIVIDUAL A&H				2	
TOTAL A&H				2	
TOTAL LIFE AND A&H		16		22	1,304
EXECUTIVE LIFE INS CO OF NEW YORK	NY				
ORDINARY		18			10,073
GROUP		15		187	
TOTAL		33		187	10,073
TOTAL LIFE AND A&H		33		187	10,073
FAMILY LIFE INS CO	WA				
ORDINARY		67			268
GROUP					4
TOTAL		67			272
TOTAL LIFE AND A&H		67			272

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1993 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
FARM FAMILY LIFE INS CO	NY				
ORDINARY		882	128	202	58,416
GROUP					12,910
TOTAL		882	128	202	71,326
GROUP POLICIES		1,999		1,923	
GUARANTEED RENEWABLE A&H		25		9	
TOTAL OTHER INDIVIDUAL A&H		25		9	
TOTAL A&H		2,024		1,932	
TOTAL LIFE AND A&H		2,906	128	2,134	71,326
FARMERS & TRADERS LIFE INS CO	NY				
ORDINARY		279	43	145	10,566
TOTAL		279	43	145	10,566
COLLECTIVELY RENEWABLE A&H		3		2	
NON-CANCELLABLE A&H		3			
GUARANTEED RENEWABLE A&H		4		2	
NON-RENEWABLE A&H		1		3	
TOTAL OTHER INDIVIDUAL A&H		8		5	
TOTAL A&H		11		7	
TOTAL LIFE AND A&H		290	43	152	10,566
FEDERAL HOME LIFE INS CO	IN				
ORDINARY		58		179	3,870
CREDIT LIFE		747		322	56,824
GROUP		7		5	5,789
TOTAL		812		506	66,483
GROUP POLICIES		4			
CREDIT A&H		508		647	
NON-CANCELLABLE A&H		4			
GUARANTEED RENEWABLE A&H		2		4	
OTHER ACCIDENT ONLY A&H		26		13	
ALL OTHER INDIVIDUAL A&H		79		24	
TOTAL OTHER INDIVIDUAL A&H		111		41	
TOTAL A&H		623		688	
TOTAL LIFE AND A&H		1,435		1,194	66,483
FEDERAL KEMPER LIFE ASSURANCE CO	IL				
ORDINARY		1,368		379	134,123
GROUP		13			2,572
TOTAL		1,381		379	136,695
TOTAL LIFE AND A&H		1,381		379	136,695

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
FEDERAL LIFE INS CO (MUTUAL)	IL				
ORDINARY		3			732
GROUP				57	
TOTAL		3		57	732
TOTAL LIFE AND A&H		3		57	732
FEDERATED LIFE INS CO	MN				
ORDINARY		19			1,481
GROUP		1			153
TOTAL		20			1,634
TOTAL LIFE AND A&H		20			1,634
FIDELITY & GUARANTY LIFE INS CO	MD				
ORDINARY		991	8	157	93,689
GROUP		89		5	12,716
TOTAL		1,080	8	162	106,405
GROUP POLICIES		37		1	
TOTAL A&H		37		1	
TOTAL LIFE AND A&H		1,117	8	163	106,405
FIDELITY BANKERS LIFE INS CO	VA				
ORDINARY		841		306	38,028
CREDIT LIFE		166		139	4,784
GROUP		25		7	2,514
TOTAL		1,032		452	45,326
ALL OTHER INDIVIDUAL A&H				1	
TOTAL OTHER INDIVIDUAL A&H				1	
TOTAL A&H				1	
TOTAL LIFE AND A&H		1,032		453	45,326
FIDELITY LIFE ASN	IL				
ORDINARY		330	70	304	20,055
TOTAL		330	70	304	20,055
TOTAL LIFE AND A&H		330	70	304	20,055
FIDELITY MUTUAL LIFE INS CO	PA				
ORDINARY		99	88	172	5,222
TOTAL		99	88	172	5,222
NON-CANCELLABLE A&H		5			
GUARANTEED RENEWABLE A&H				1	
TOTAL OTHER INDIVIDUAL A&H		5		1	
TOTAL A&H		5		1	
TOTAL LIFE AND A&H		104	88	173	5,222

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
FIDELITY SECURITY LIFE INS CO	MO				
ORDINARY					77
GROUP		20		1	2,744
TOTAL		20		1	2,821
GROUP POLICIES		56		30	
TOTAL A&H		56		30	
TOTAL LIFE AND A&H		76		31	2,821
FIDELITY UNION LIFE INS CO	TX				
ORDINARY		1,106	10	649	86,451
TOTAL		1,106	10	649	86,451
TOTAL LIFE AND A&H		1,106	10	649	86,451
FINANCIAL ASSURANCE INC	CO				
ORDINARY		1			83
TOTAL		1			83
TOTAL LIFE AND A&H		1			83
FIREMANS FUND AMN LIFE INS CO	CA				
ORDINARY		191		117	43,374
GROUP		76		60	9,759
TOTAL		267		177	53,133
GROUP POLICIES		449		260	
GUARANTEED RENEWABLE A&H		21		27	
OTHER ACCIDENT ONLY A&H		12		13	
TOTAL OTHER INDIVIDUAL A&H		33		40	
TOTAL A&H		482		300	
TOTAL LIFE AND A&H		749		477	53,133
FIRST COLONY LIFE INS CO	VA				
ORDINARY		3,024		478	51,213
GROUP		10			7,929
TOTAL		3,034		478	59,142
OTHER ACCIDENT ONLY A&H		2			
TOTAL OTHER INDIVIDUAL A&H		2			
TOTAL A&H		2			
TOTAL LIFE AND A&H		3,036		478	59,142
FIRST COMMONWEALTH LIFE INS CO	VA				
ORDINARY		33	1	36	2,065
TOTAL		33	1	36	2,065
TOTAL LIFE AND A&H		33	1	36	2,065

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
FIRST CONTINENTL LIFE & ACCIDENT I C	UT				
ORDINARY		17		23	709
GROUP		6			371
TOTAL		23		23	1,080
GROUP POLICIES		79		48	
GUARANTEED RENEWABLE A&H		3		13	
ALL OTHER INDIVIDUAL A&H		26		18	
TOTAL OTHER INDIVIDUAL A&H		29		31	
TOTAL A&H		108		79	
TOTAL LIFE AND A&H		131		102	1,080
FIRST PENN PACIFIC LIFE INS CO	PA				
ORDINARY		151		1	4,462
TOTAL		151		1	4,462
TOTAL LIFE AND A&H		151		1	4,462
FIRST PYRAMID LIFE INS CO OF AMERICA	AR				
ORDINARY		88		4	200
TOTAL		88		4	200
TOTAL LIFE AND A&H		88		4	200
FIRST VARIABLE LIFE INS CO	AR				
ORDINARY		306		67	
GROUP		53			
TOTAL		359		67	
TOTAL LIFE AND A&H		359		67	
FIRSTMARK LIFE INS CO OF INDIANA	IN				
CREDIT LIFE		369		339	56,081
TOTAL		369		339	56,081
CREDIT A&H		282		1,006	
TOTAL A&H		282		1,006	
TOTAL LIFE AND A&H		651		1,345	56,081
FIRSTMARK STANDARD LIFE INS CO	IN				
ORDINARY		8		32	444
CREDIT LIFE		-1		109	10,228
TOTAL		7		141	10,672
CREDIT A&H		-9		332	
TOTAL A&H		-9		332	
TOTAL LIFE AND A&H		-2		473	10,672

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
FORD LIFE INS CO	MI				
ORDINARY		31			3,031
CREDIT LIFE		29		37	2,034
TOTAL		60		37	5,065
CREDIT A&H				2	
ALL OTHER INDIVIDUAL A&H		29		4	
TOTAL OTHER INDIVIDUAL A&H		29		4	
TOTAL A&H		29		6	
TOTAL LIFE AND A&H		89		43	5,065
FOREMOST LIFE INS CO	MI				
ORDINARY		-5			2,482
CREDIT LIFE		44		54	7,516
GROUP					122
TOTAL		39		54	10,120
CREDIT A&H		73		9	
TOTAL A&H		73		9	
TOTAL LIFE AND A&H		112		63	10,120
FORT DEARBORN LIFE INS CO	IL				
ORDINARY		3			202
GROUP		63		37	13,080
TOTAL		66		37	13,282
GROUP POLICIES		13		15	
TOTAL A&H		13		15	
TOTAL LIFE AND A&H		79		52	13,282
FORTUNE NATIONAL LIFE INS CO	PA				
ORDINARY		188		45	6
TOTAL		188		45	6
TOTAL LIFE AND A&H		188		45	6
FRANKLIN LIFE INS CO	IL				
ORDINARY		4,576	448	968	164,119
CREDIT LIFE		76		56	7,905
GROUP		6		20	7,782
TOTAL		4,658	448	1,044	179,806
GROUP POLICIES		4			
CREDIT A&H		69	46	63	
NON-CANCELLABLE A&H		44		17	
TOTAL OTHER INDIVIDUAL A&H		44		17	
TOTAL A&H		117	46	80	
TOTAL LIFE AND A&H		4,775	494	1,124	179,806

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
GENERAL AMERICAN LIFE INS CO	MO				
ORDINARY		984	141	344	32,689
GROUP		430	14	352	35,588
TOTAL		1,414	155	696	68,277
GROUP POLICIES		1,731		1,628	
NON-CANCELLABLE A&H		27	1	3	
GUARANTEED RENEWABLE A&H		4			
ALL OTHER INDIVIDUAL A&H		1		1	
TOTAL OTHER INDIVIDUAL A&H		32	1	4	
TOTAL A&H		1,763	1	1,632	
TOTAL LIFE AND A&H		3,177	156	2,328	68,277
GENERAL FIDELITY LIFE INS CO	CA				
CREDIT LIFE		68		3	2,919
TOTAL		68		3	2,919
CREDIT A&H		57			
TOTAL A&H		57			
TOTAL LIFE AND A&H		125		3	2,919
GENERAL SERVICES LIFE INS CO	DC				
ORDINARY		7	1		466
GROUP					897
TOTAL		7	1		1,363
TOTAL LIFE AND A&H		7	1		1,363
GEORGIA INTERNATIONAL LIFE INS CO	GA				
ORDINARY		9		11	450
CREDIT LIFE					1
TOTAL		9		11	451
GUARANTEED RENEWABLE A&H		1		2	
TOTAL OTHER INDIVIDUAL A&H		1		2	
TOTAL A&H		1		2	
TOTAL LIFE AND A&H		10		13	451
GERBER LIFE INS CO	NY				
ORDINARY		12		4	1,845
TOTAL		12		4	1,845
GUARANTEED RENEWABLE A&H		6		1	
TOTAL OTHER INDIVIDUAL A&H		6		1	
TOTAL A&H		6		1	
TOTAL LIFE AND A&H		18		5	1,845

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
GLOBE LIFE AND ACCIDENT INS CO	DE				
ORDINARY		490		124	109,747
TOTAL		490		124	109,747
GUARANTEED RENEWABLE A&H		40		12	
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		41		12	
TOTAL A&H		41		12	
TOTAL LIFE AND A&H		531		136	109,747
GLOBE LIFE INS CO	IL				
ORDINARY		19		8	848
CREDIT LIFE		314		60	15,306
GROUP					4,924
INDUSTRIAL					96
TOTAL		333		68	21,174
CREDIT A&H		367		73	
GUARANTEED RENEWABLE A&H				5	
TOTAL OTHER INDIVIDUAL A&H				5	
TOTAL A&H		367		78	
TOTAL LIFE AND A&H		700		146	21,174
GOLDEN RULE INS CO	IL				
ORDINARY					13
GROUP		1			
TOTAL		1			13
GROUP POLICIES		21		1	
GUARANTEED RENEWABLE A&H		57		30	
ALL OTHER INDIVIDUAL A&H		13		2	
TOTAL OTHER INDIVIDUAL A&H		70		32	
TOTAL A&H		91		33	
TOTAL LIFE AND A&H		92		33	13
GREAT AMERICAN LIFE INS CO	OH				
ORDINARY		28		20	948
TOTAL		28		20	948
GUARANTEED RENEWABLE A&H		2			
TOTAL OTHER INDIVIDUAL A&H		2			
TOTAL A&H		2			
TOTAL LIFE AND A&H		30		20	948
GREAT AMERICAN RESERVE INS CO	TX				
ORDINARY		9		2	576
TOTAL		9		2	576

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
GREAT AMERICAN RESERVE INS CO	TX (CONTINUED)				
GROUP POLICIES				2	
TOTAL A&H				2	
TOTAL LIFE AND A&H		9		4	576
GREAT SOUTHERN LIFE INS CO	TX				
ORDINARY		93		13	4,822
TOTAL		93		13	4,822
TOTAL LIFE AND A&H		93		13	4,822
GREAT WEST LIFE ASSURANCE CO	CN				
ORDINARY		129	9	101	3,485
GROUP		189		446	88,384
TOTAL		318	9	547	91,869
GROUP POLICIES		269		131	
NON-CANCELLABLE A&H		2			
ALL OTHER INDIVIDUAL A&H		8		3	
TOTAL OTHER INDIVIDUAL A&H		10		3	
TOTAL A&H		279		134	
TOTAL LIFE AND A&H		597	9	681	91,869
GUARANTEE RESERVE LIFE INS CO	IN				
ORDINARY		182		66	3,689
TOTAL		182		66	3,689
NON-CANCELLABLE A&H		12		4	
GUARANTEED RENEWABLE A&H		44		42	
OTHER ACCIDENT ONLY A&H		1			
ALL OTHER INDIVIDUAL A&H		4		2	
TOTAL OTHER INDIVIDUAL A&H		61		48	
TOTAL A&H		61		48	
TOTAL LIFE AND A&H		243		114	3,689
GUARANTEE TRUST LIFE INS CO	IL				
ORDINARY		31		38	8,836
CREDIT LIFE		907		201	47,717
GROUP					5
TOTAL		938		239	56,558
GROUP POLICIES		20		12	
CREDIT A&H		858		361	
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		43		23	
NON-RENEWABLE A&H		145		30	
OTHER ACCIDENT ONLY A&H		3		7	
ALL OTHER INDIVIDUAL A&H		48		32	
TOTAL OTHER INDIVIDUAL A&H		240		92	
TOTAL A&H		1,118		465	
TOTAL LIFE AND A&H		2,056		704	56,558

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
GUARDIAN LIFE INS CO OF AMERICA	NY				
ORDINARY		665	231	501	38,983
GROUP		744		437	174,211
TOTAL		1,409	231	938	213,194
GROUP POLICIES		5,707		4,690	
NON-CANCELLABLE A&H		29	1	4	
GUARANTEED RENEWABLE A&H		51		21	
NON-RENEWABLE A&H		7		5	
TOTAL OTHER INDIVIDUAL A&H		87	1	30	
TOTAL A&H		5,794	1	4,720	
TOTAL LIFE AND A&H		7,203	232	5,658	213,194
GULF LIFE INS CO	FL				
ORDINARY		62		33	5,263
INDUSTRIAL				2	
TOTAL		62		35	5,263
TOTAL LIFE AND A&H		62		35	5,263
HARLEYSVILLE LIFE INS CO	PA				
ORDINARY		25			5,627
TOTAL		25			5,627
TOTAL LIFE AND A&H		25			5,627
HARTFORD LIFE & ACCIDENT INS CO	CT				
ORDINARY		233		4	8,618
GROUP		90		174	23,687
TOTAL		323		178	32,305
GROUP POLICIES		653		594	
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		3			
NON-RENEWABLE A&H		7		1	
ALL OTHER INDIVIDUAL A&H		3		5	
TOTAL OTHER INDIVIDUAL A&H		14		6	
TOTAL A&H		667		600	
TOTAL LIFE AND A&H		990		778	32,305
HARTFORD LIFE INS CO OF CONNECTICUT	CT				
ORDINARY		67		236	5,768
GROUP		165		178	4,109
TOTAL		232		414	9,877
GROUP POLICIES		273		140	
COLLECTIVELY RENEWABLE A&H		1			
NON-CANCELLABLE A&H		2			

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSIN[illegible]	[illegible]M	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
HARTFORD LIFE INS CO OF [illegible]ONTINUED)					
GUARANTEED RENEWA[illegible]		5			
OTHER ACCIDENT ONLY A&H		1			
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		9			
TOTAL A&H		283		140	
TOTAL LIFE AND A&H		515		554	9,877
HARTFORD VARIABLE ANNUITY LIFE INS C	CT				
ORDINARY				4	
GROUP				28	
TOTAL				32	
TOTAL LIFE AND A&H				32	
HOLIDAY LIFE INS CO	NE				
GROUP POLICIES		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		1			
HOME BENEFICIAL LIFE INS CO	VA				
ORDINARY		587		253	28,996
GROUP		2		9	628
INDUSTRIAL		140		146	8,600
TOTAL		729		408	38,224
GROUP POLICIES		6		7	
NON-CANCELLABLE A&H		18			
TOTAL OTHER INDIVIDUAL A&H		18			
TOTAL A&H		24		7	
TOTAL LIFE AND A&H		753		415	38,224
HOME LIFE FINANCIAL ASSURANCE CORP	FL				
ORDINARY		979		31	4
TOTAL		979		31	4
TOTAL LIFE AND A&H		979		31	4
HOME LIFE INS CO	NY				
ORDINARY		1,518	638	1,027	69,239
GROUP		269	6	495	7,907
TOTAL		1,787	640	1,523	77,146
GROUP POLICIES		473	33	219	
NON-CANCELLABLE A&H		10			
ALL OTHER INDIVIDUAL A&H		3		4	
TOTAL OTHER INDIVIDUAL A&H		13		4	
TOTAL A&H		486	33	223	
TOTAL LIFE AND A&H		2,273	673	1,746	77,146

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
HOME MUTUAL LIFE INS CO	MD				
ORDINARY		44	2	8	1,594
INDUSTRIAL		23	1	3	299
TOTAL		67	3	11	1,893
TOTAL LIFE AND A&H		67	3	11	1,893
HORACE MANN LIFE INS CO	IL				
ORDINARY		1,127	61	220	105,288
GROUP		357	46	61	5,650
TOTAL		1,484	107	281	110,938
GROUP POLICIES		668		317	
COLLECTIVELY RENEWABLE A&H		4		5	
NON-CANCELLABLE A&H		6		7	
TOTAL OTHER INDIVIDUAL A&H		6		7	
TOTAL A&H		678		329	
TOTAL LIFE AND A&H		2,162	107	610	110,938
IDS LIFE INS CO	MN				
ORDINARY		3,869		972	64,880
GROUP		66		44	14,381
TOTAL		3,935		1,016	79,261
GROUP POLICIES		95		9	
NON-CANCELLABLE A&H		53		18	
GUARANTEED RENEWABLE A&H		4		1	
TOTAL OTHER INDIVIDUAL A&H		57		19	
TOTAL A&H		152		28	
TOTAL LIFE AND A&H		4,087		1,044	79,261
INA LIFE INS CO	CA				
ORDINARY		893	11	722	45
TOTAL		893	11	722	45
GUARANTEED RENEWABLE A&H		17		20	
OTHER ACCIDENT ONLY A&H		1			
TOTAL OTHER INDIVIDUAL A&H		18		20	
TOTAL A&H		18		20	
TOTAL LIFE AND A&H		911	11	742	45
INDEPENDENT ORDER OF FORESTERS US BR	NY				
OTHER ACCIDENT ONLY A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		1			

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
INDIANAPOLIS LIFE INS CO	IN				
ORDINARY		149	28	158	11,288
TOTAL		149	28	158	11,288
GROUP POLICIES		1			
NON-CANCELLABLE A&H		9			
TOTAL OTHER INDIVIDUAL A&H		9			
TOTAL A&H		10			
TOTAL LIFE AND A&H		159	28	158	11,288
INDIVIDUAL ASSURANCE CO LIFE H & ACC	MO				
ORDINARY					68
TOTAL					68
TOTAL LIFE AND A&H					68
INDUSTRIAL LIFE INS CO	TX				
CREDIT LIFE		173		94	10,751
TOTAL		173		94	10,751
GROUP POLICIES		1		1	
CREDIT A&H		117		112	
GUARANTEED RENEWABLE A&H		19		17	
TOTAL OTHER INDIVIDUAL A&H		19		17	
TOTAL A&H		137		130	
TOTAL LIFE AND A&H		310		224	10,751
INTEGON LIFE INS CORP	NC				
ORDINARY		1,383	5	227	161,258
CREDIT LIFE		90	12	53	9,063
GROUP		8			
TOTAL		1,481	17	280	170,321
GROUP POLICIES		101			
CREDIT A&H		53		77	
GUARANTEED RENEWABLE A&H		5		1	
ALL OTHER INDIVIDUAL A&H		4		6	
TOTAL OTHER INDIVIDUAL A&H		9		7	
TOTAL A&H		163		84	
TOTAL LIFE AND A&H		1,644	17	364	170,321
INTEGRITY NATIONAL LIFE INS CO	PA				
ORDINARY		2		2	67
INDUSTRIAL					4
TOTAL		2		2	71
ALL OTHER INDIVIDUAL A&H		3		3	
TOTAL OTHER INDIVIDUAL A&H		3		3	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1963 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
INTEGRITY NATIONAL LIFE INS CO	PA (CONTINUED)				
TOTAL A&H		3		3	
TOTAL LIFE AND A&H		5		5	71
INTER OCEAN INS CO	IN				
ORDINARY		728		622	39,740
GROUP					1,667
INDUSTRIAL		553		136	4,975
TOTAL		1,281		758	46,382
COLLECTIVELY RENEWABLE A&H		119		54	
GUARANTEED RENEWABLE A&H		70		52	
OTHER ACCIDENT ONLY A&H		19		6	
ALL OTHER INDIVIDUAL A&H		85		72	
TOTAL OTHER INDIVIDUAL A&H		174		130	
TOTAL A&H		293		184	
TOTAL LIFE AND A&H		1,574		942	46,382
INTER-AMERICAN LIFE INS CO	NJ				
ORDINARY		9			
TOTAL		9			
TOTAL LIFE AND A&H		9			
INTERCONTINENTAL LIFE INS CO	NJ				
ORDINARY		36		4	4,558
TOTAL		36		4	4,558
GROUP POLICIES		4		1	
GUARANTEED RENEWABLE A&H		38		45	
TOTAL OTHER INDIVIDUAL A&H		38		45	
TOTAL A&H		42		46	
TOTAL LIFE AND A&H		78		50	4,558
INVESTORS GUARANTY LIFE INS CO	CA				
ORDINARY		5		1	939
GROUP					1,582
TOTAL		5		1	2,521
TOTAL LIFE AND A&H		5		1	2,521
INVESTORS HERITAGE LIFE INS CO	KY				
ORDINARY		105		25	7
CREDIT LIFE		2,270		322	90
TOTAL		2,375		347	97
CREDIT A&H		2,232		366	
GUARANTEED RENEWABLE A&H		18		6	
TOTAL OTHER INDIVIDUAL A&H		18		6	
TOTAL A&H		2,250		372	
TOTAL LIFE AND A&H		4,625		719	97

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
INVESTORS LIFE INS CO NORTH AMERICA	PA				
ORDINARY		114		79	1
GROUP		7		72	
TOTAL		121		151	1
TOTAL LIFE AND A&H		121		151	1
INVESTORS LIFE INS CO OF NEBRASKA	SD				
ORDINARY		3		1	275
GROUP					1,332
TOTAL		3		1	1,607
TOTAL LIFE AND A&H		3		1	1,607
ITT LIFE INS CORP	WI				
ORDINARY		88	1	18	8,578
CREDIT LIFE		-26		22	3,827
TOTAL		62	1	40	12,405
CREDIT A&H		-15		197	
GUARANTEED RENEWABLE A&H		61		69	
TOTAL OTHER INDIVIDUAL A&H		61		69	
TOTAL A&H		46		266	
TOTAL LIFE AND A&H		108	1	306	12,405
JACKSON NATIONAL LIFE INS CO	MI				
ORDINARY		2			
TOTAL		2			
TOTAL LIFE AND A&H		2			
JC PENNEY LIFE INS CO	VT				
ORDINARY		311		159	14
TOTAL		311		159	14
NON-CANCELLABLE A&H		239		60	
GUARANTEED RENEWABLE A&H		120		60	
OTHER ACCIDENT ONLY A&H		26		2	
TOTAL OTHER INDIVIDUAL A&H		385		122	
TOTAL A&H		385		122	
TOTAL LIFE AND A&H		696		281	14
JEFFERSON NATL LIFE INS CO	IN				
ORDINARY		397	11	56	12,735
GROUP				5	
TOTAL		397	11	61	12,735
NON-CANCELLABLE A&H		1		3	

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
JEFFERSON NATL LIFE INS CO	IN (CONTINUED)				
GUARANTEED RENEWABLE A&H		2			
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		4		3	
TOTAL A&H		4		3	
TOTAL LIFE AND A&H		401	11	64	12,735
JEFFERSON STANDARD LIFE INS CO	NC				
ORDINARY		2,101	467	2,052	91,181
TOTAL		2,101	467	2,052	91,181
TOTAL LIFE AND A&H		2,101	467	2,052	91,181
JOHN ALDEN LIFE INS CO	MN				
ORDINARY		513		23	220
CREDIT LIFE		38		33	4,001
GROUP		2			382
TOTAL		553		56	4,603
GROUP POLICIES		32			
CREDIT A&H		6			
GUARANTEED RENEWABLE A&H		5		2	
OTHER ACCIDENT ONLY A&H		1			
TOTAL OTHER INDIVIDUAL A&H		6		2	
TOTAL A&H		44		2	
TOTAL LIFE AND A&H		597		58	4,603
JOHN DEERE LIFE INS CO	IL				
ORDINARY					11
TOTAL					11
TOTAL LIFE AND A&H					11
JOHN HANCOCK MUTUAL LIFE INS CO	MA				
ORDINARY		3,679	1,253	2,007	169
GROUP		994	175	1,268	151
INDUSTRIAL		1		2	
TOTAL		4,674	1,428	3,277	320
GROUP POLICIES		1,046	3	1,035	
NON-CANCELLABLE A&H		32		8	
GUARANTEED RENEWABLE A&H		12	1	11	
ALL OTHER INDIVIDUAL A&H		16		12	
TOTAL OTHER INDIVIDUAL A&H		60	1	31	
TOTAL A&H		1,106	4	1,066	
TOTAL LIFE AND A&H		5,780	1,432	4,343	320

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
JOHN HANCOCK VARIABLE LIFE INS CO	MA				
ORDINARY		91		81	6,549
TOTAL		91		81	6,549
TOTAL LIFE AND A&H		91		81	6,549
KANSAS CITY LIFE INS CO	MO				
ORDINARY		2,038	103	1,347	100,546
GROUP		18		10	4,243
TOTAL		2,056	103	1,357	104,789
GROUP POLICIES		3		1	
NON-CANCELLABLE A&H		18		7	
GUARANTEED RENEWABLE A&H		9		8	
TOTAL OTHER INDIVIDUAL A&H		27		15	
TOTAL A&H		30		16	
TOTAL LIFE AND A&H		2,086	103	1,373	104,789
KEMPER INVESTORS LIFE INS CO	IL				
ORDINARY		189		125	
GROUP		3			
TOTAL		192		125	
TOTAL LIFE AND A&H		192		125	
KENNESAW LIFE & ACCIDENT INS CO	GA				
ORDINARY		2			105
GROUP					1,077
TOTAL		2			1,182
TOTAL LIFE AND A&H		2			1,182
KENTUCKY CENTRAL LIFE INS CO	KY				
ORDINARY		2,016	22	689	136,230
CREDIT LIFE		433		141	27,539
GROUP		39		35	7,350
INDUSTRIAL		507		272	15,695
TOTAL		2,995	22	1,137	186,814
GROUP POLICIES				192	
CREDIT A&H		407		213	
NON-CANCELLABLE A&H		113		51	
GUARANTEED RENEWABLE A&H		82		38	
OTHER ACCIDENT ONLY A&H		2			
ALL OTHER INDIVIDUAL A&H		145		75	
TOTAL OTHER INDIVIDUAL A&H		342		164	
TOTAL A&H		749		569	
TOTAL LIFE AND A&H		3,744	22	1,706	186,814

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
KENTUCKY HOME MUTUAL LIFE INS CO	KY				
ORDINARY		53	8	53	3,202
TOTAL		53	8	53	3,202
TOTAL LIFE AND A&H		53	8	53	3,202
KEYSTONE PROVIDENT LIFE INS CO	MT				
ORDINARY		71			1,097
GROUP					1,593
TOTAL		71			2,690
TOTAL LIFE AND A&H		71			2,690
KNIGHTS OF COLUMBUS	CT				
GUARANTEED RENEWABLE A&H		34		13	
TOTAL OTHER INDIVIDUAL A&H		34		13	
TOTAL A&H		34		13	
TOTAL LIFE AND A&H		34		13	
LAFAYETTE LIFE INS CO	IN				
ORDINARY		984	118	311	52,140
GROUP		3			6,306
TOTAL		987	118	311	58,446
GROUP POLICIES		3			
NON-CANCELLABLE A&H		24			
TOTAL OTHER INDIVIDUAL A&H		24			
TOTAL A&H		27			
TOTAL LIFE AND A&H		1,014	118	311	58,446
LAYMEN NATL LIFE INS CO	IN				
ORDINARY		268	12	121	10,839
TOTAL		268	12	121	10,838
NON-CANCELLABLE A&H		1		1	
GUARANTEED RENEWABLE A&H		3		1	
TOTAL OTHER INDIVIDUAL A&H		4		2	
TOTAL A&H		4		2	
TOTAL LIFE AND A&H		272	12	123	10,839
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA				
ORDINARY		50	8	54	4,374
GROUP		-9			2,398
TOTAL		41	8	54	6,772
GROUP POLICIES		23		24	
TOTAL A&H		23		24	
TOTAL LIFE AND A&H		64	8	78	6,772

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
LIBERTY LIFE INS CO	SC				
ORDINARY		983		421	141,660
CREDIT LIFE		14		23	2,717
GROUP		78		36	12,843
TOTAL		1,075		480	157,220
GROUP POLICIES		3		35	
ALL OTHER INDIVIDUAL A&H		17		37	
TOTAL OTHER INDIVIDUAL A&H		17		37	
TOTAL A&H		20		72	
TOTAL LIFE AND A&H		1,095		552	157,220
LIBERTY NATIONAL LIFE INS CO	AL				
ORDINARY		21		15	2,765
INDUSTRIAL		6		8	170
TOTAL		27		23	2,935
GUARANTEED RENEWABLE A&H		6			
TOTAL OTHER INDIVIDUAL A&H		6			
TOTAL A&H		6			
TOTAL LIFE AND A&H		33		23	2,935
LIFE & CASUALTY INS CO OF TENNESSEE	TN				
ORDINARY		38	3	14	1,580
GROUP				3	5,888
INDUSTRIAL		2		5	57
TOTAL		40	3	22	7,525
NON-CANCELLABLE A&H		2			
GUARANTEED RENEWABLE A&H		3			
TOTAL OTHER INDIVIDUAL A&H		5			
TOTAL A&H		5			
TOTAL LIFE AND A&H		45	3	22	7,525
LIFE ASSURANCE CO OF PENNSYLVANIA	PA				
ORDINARY		68		11	2
CREDIT LIFE		2,810		723	163
GROUP					1
TOTAL		2,878		734	166
CREDIT A&H		2,734		1,533	
TOTAL A&H		2,734		1,533	
TOTAL LIFE AND A&H		5,612		2,267	166
LIFE INS CO OF NORTH AMERICA	PA				
ORDINARY		189		13	1
GROUP		140		275	51

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
LIFE INS CO OF NORTH AMERICA	PA (CONTINUED)				
TOTAL		329		288	52
GROUP POLICIES		1,556		375	
OTHER ACCIDENT ONLY A&H		1			
ALL OTHER INDIVIDUAL A&H				4	
TOTAL OTHER INDIVIDUAL A&H		1		4	
TOTAL A&H		1,559		379	
TOTAL LIFE AND A&H		1,888		667	52
LIFE INS CO OF THE SOUTHWEST	TX				
ORDINARY		30		3	666
GROUP		64		54	12,177
TOTAL		94		57	12,843
GROUP POLICIES		33		17	
TOTAL A&H		33		17	
TOTAL LIFE AND A&H		127		74	12,843
LIFE INS CO OF VIRGINIA	VA				
ORDINARY		2,821		1,765	188,101
GROUP		31		82	16,552
INDUSTRIAL		87		235	8,942
TOTAL		2,939		2,082	213,595
GROUP POLICIES		310		362	
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		225		171	
NON-RENEWABLE A&H		152		57	
ALL OTHER INDIVIDUAL A&H		45		30	
TOTAL OTHER INDIVIDUAL A&H		423		258	
TOTAL A&H		733		620	
TOTAL LIFE AND A&H		3,672		2,702	213,595
LIFE INVESTORS INS CO OF AMERICA	IA				
ORDINARY		17		6	4
CREDIT LIFE		35		14	10
GROUP		37		19	8
TOTAL		89		39	22
GROUP POLICIES		15		10	
CREDIT A&H		65		11	
GUARANTEED RENEWABLE A&H		3		1	
TOTAL OTHER INDIVIDUAL A&H		3		1	
TOTAL A&H		83		22	
TOTAL LIFE AND A&H		172		61	22
LIFE OF MID AMERICA INS CO	IA				
ORDINARY					13
TOTAL					13
TOTAL LIFE AND A&H					13

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
LINCOLN AMERICAN LIFE INS CO	IN				
ORDINARY		44		15	3
GROUP					3
TOTAL		44		15	6
NON-CANCELLABLE A&H		1		1	
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		2		1	
TOTAL A&H		2		1	
TOTAL LIFE AND A&H		46		16	6
LINCOLN INCOME LIFE INS CO	KY				
ORDINARY		26		1	1,931
TOTAL		26		1	1,931
GUARANTEED RENEWABLE A&H		10			
TOTAL OTHER INDIVIDUAL A&H		10			
TOTAL A&H		10			
TOTAL LIFE AND A&H		36		1	1,931
LINCOLN NATIONAL LIFE INS CO	IN				
ORDINARY		1,769	325	1,790	97,961
CREDIT LIFE		-3			2,601
GROUP		372		247	67,289
TOTAL		2,138	325	2,037	167,851
GROUP POLICIES		3,292		2,297	
CREDIT A&H		-1		31	
COLLECTIVELY RENEWABLE A&H				1	
NON-CANCELLABLE A&H		63		22	
GUARANTEED RENEWABLE A&H		40		60	
NON-RENEWABLE A&H		1			
OTHER ACCIDENT ONLY A&H		1			
ALL OTHER INDIVIDUAL A&H		7		18	
TOTAL OTHER INDIVIDUAL A&H		112		100	
TOTAL A&H		3,403		2,429	
TOTAL LIFE AND A&H		5,541	325	4,466	167,851
LINCOLN NATIONAL PENSION INS CO	IN				
GROUP				3	
TOTAL				3	
TOTAL LIFE AND A&H				3	
LONE STAR LIFE INS CO	TX				
ORDINARY		41		24	2,309
CREDIT LIFE		-11		35	1,114

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
LONE STAR LIFE INS CO	TX (CONTINUED)				
GROUP		3			
TOTAL		33		59	3,423
GROUP POLICIES		36			
CREDIT A&H		-10		71	
NON-CANCELLABLE A&H		2			
GUARANTEED RENEWABLE A&H		219		107	
ALL OTHER INDIVIDUAL A&H		4			
TOTAL OTHER INDIVIDUAL A&H		225		107	
TOTAL A&H		251		178	
TOTAL LIFE AND A&H		284		237	3,423
LOYAL AMERICAN LIFE INS CO	AL				
ORDINARY		439		122	27,121
TOTAL		439		122	27,121
GUARANTEED RENEWABLE A&H		468		219	
TOTAL OTHER INDIVIDUAL A&H		468		219	
TOTAL A&H		468		219	
TOTAL LIFE AND A&H		907		341	27,121
LOYALTY LIFE INS CO	MI				
ORDINARY		88		40	7,848
CREDIT LIFE		4		3	764
GROUP		67		48	10,912
TOTAL		159		91	19,524
GROUP POLICIES		3			
TOTAL A&H		3			
TOTAL LIFE AND A&H		162		91	19,524
LUTHERAN BROTHERHOOD	MN				
NON-CANCELLABLE A&H		11	1	19	
GUARANTEED RENEWABLE A&H		2		1	
NON-RENEWABLE A&H		4		1	
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		18	1	21	
TOTAL A&H		18	1	21	
TOTAL LIFE AND A&H		18	1	21	
MACCABEES MUTUAL LIFE INS CO	MI				
ORDINARY		149	49	130	9,088
GROUP		24		8	2,161
INDUSTRIAL					7,454
TOTAL		173	49	138	18,703
GROUP POLICIES		12		5	
NON-CANCELLABLE A&H		9			
GUARANTEED RENEWABLE A&H		1			

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
MACCABEES MUTUAL LIFE INS CO	MI (CONTINUED)				
TOTAL OTHER INDIVIDUAL A&H		10			
TOTAL A&H		22		5	
TOTAL LIFE AND A&H		195	49	143	18,703
MAINE FIDELITY LIFE INS CO	ME				
ORDINARY		3		1	485
GROUP					1,427
TOTAL		3		1	1,912
TOTAL LIFE AND A&H		3		1	1,912
MANHATTAN LIFE INS CO	NY				
ORDINARY		75	23	249	2,785
GROUP		74	4	79	12,816
TOTAL		149	27	328	15,601
TOTAL LIFE AND A&H		149	27	328	15,601
MANHATTAN NATIONAL LIFE INS CO	ND				
ORDINARY		2		1	998
TOTAL		2		1	998
TOTAL LIFE AND A&H		2		1	998
MANUFACTURERS LIFE INS CO	MI				
ORDINARY		2,464	340	1,636	50,990
GROUP		338	10	282	19,041
TOTAL		2,602	350	1,918	70,031
NON-CANCELLABLE A&H		2			
TOTAL OTHER INDIVIDUAL A&H		2			
TOTAL A&H		2			
TOTAL LIFE AND A&H		2,804	350	1,918	70,031
MASSACHUSETTS CASUALTY INS CO	MA				
NON-CANCELLABLE A&H		25		10	
GUARANTEED RENEWABLE A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		27		11	
TOTAL A&H		27		11	
TOTAL LIFE AND A&H		27		11	
MASSACHUSETTS GENERAL LIFE INS CO	MA				
ORDINARY		5		2	713
TOTAL		5		2	713
NON-CANCELLABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		6		2	713

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 (x000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
MASSACHUSETTS IND & LIFE INS CO	MA				
ORDINARY		664		75	151,256
CREDIT LIFE					10
GROUP		1			74
TOTAL		665		75	151,340
GROUP POLICIES		112		16	
NON-CANCELLABLE A&H		16		18	
GUARANTEED RENEWABLE A&H		19		9	
ALL OTHER INDIVIDUAL A&H		3			
TOTAL OTHER INDIVIDUAL A&H		38		27	
TOTAL A&H		150		43	
TOTAL LIFE AND A&H		815		118	151,340
MASSACHUSETTS MUTUAL LIFE INS CO	MA				
ORDINARY		6,738	1,603	2,353	321,995
CREDIT LIFE					4
GROUP		2,697	632	1,507	220,097
TOTAL		9,435	2,235	3,860	542,096
GROUP POLICIES		4,176	40	4,062	
NON-CANCELLABLE A&H		260	17	18	
GUARANTEED RENEWABLE A&H		55		94	
TOTAL OTHER INDIVIDUAL A&H		315	17	112	
TOTAL A&H		4,491	57	4,174	
TOTAL LIFE AND A&H		13,926	2,292	8,034	542,096
MBL LIFE ASSURANCE CORP	OH				
ORDINARY		39			2,667
TOTAL		39			2,667
TOTAL LIFE AND A&H		39			2,667
MEDICAL LIFE INS CO	OH				
GROUP		11		20	4,793
TOTAL		11		20	4,793
GROUP POLICIES		7			
TOTAL A&H		7			
TOTAL LIFE AND A&H		18		20	4,793
MERIT LIFE INS CO	IN				
ORDINARY		5		27	95
TOTAL		5		27	95
TOTAL LIFE AND A&H		5		27	95

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
METROPOLITAN INS & ANNUITY CO	DE				
ORDINARY		190			10,641
TOTAL		190			10,641
TOTAL LIFE AND A&H		190			10,641
METROPOLITAN LIFE INS CO	NY				
ORDINARY		13,462	5,376	10,657	727,001
CREDIT LIFE		51		23	3,485
GROUP		14,376	1,525	18,687	1,832,156
INDUSTRIAL			485	987	25,467
TOTAL		27,889	7,386	30,354	2,588,109
GROUP POLICIES		6,642	197	5,176	
CREDIT A&H		10		14	
COLLECTIVELY RENEWABLE A&H		2		5	
NON-CANCELLABLE A&H		83		103	
GUARANTEED RENEWABLE A&H		951	3	600	
ALL OTHER INDIVIDUAL A&H		3		4	
TOTAL OTHER INDIVIDUAL A&H		1,037	3	707	
TOTAL A&H		7,691	200	5,902	
TOTAL LIFE AND A&H		35,580	7,586	36,256	2,588,109
MGIC LIFE INS CORP	IL				
CREDIT LIFE				3	141
TOTAL				3	141
CREDIT A&H		-1		38	
TOTAL A&H		-1		38	
TOTAL LIFE AND A&H		-1		41	141
MIC LIFE INS CORP	DE				
COLLECTIVELY RENEWABLE A&H		11		1	
TOTAL A&H		11		1	
TOTAL LIFE AND A&H		11		1	
MID SOUTH INS CO	NC				
ORDINARY		107	1	129	3,182
TOTAL		107	1	129	3,182
GUARANTEED RENEWABLE A&H		17		12	
TOTAL OTHER INDIVIDUAL A&H		17		12	
TOTAL A&H		17		12	
TOTAL LIFE AND A&H		124	1	141	3,182

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
MIDLAND MUTUAL LIFE INS CO	OH				
ORDINARY		1,332	315	982	58,001
GROUP		29		18	10,417
TOTAL		1,361	315	1,000	68,418
GROUP POLICIES		307		570	
NON-CANCELLABLE A&H		12		6	
GUARANTEED RENEWABLE A&H		17		12	
NON-RENEWABLE A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		31		19	
TOTAL A&H		338		589	
TOTAL LIFE AND A&H		1,699	315	1,589	68,418
MIDLAND NATIONAL LIFE INS CO	SD				
ORDINARY		299	4	29	42,213
CREDIT LIFE		454		145	26,179
GROUP					4,621
TOTAL		753	4	174	73,013
CREDIT A&H		386		316	
TOTAL A&H		386		316	
TOTAL LIFE AND A&H		1,139	4	490	73,013
MIDWESTERN UNITED LIFE INS CO	IN				
ORDINARY		24	1	5	3,046
TOTAL		24	1	5	3,046
TOTAL LIFE AND A&H		24	1	5	3,046
MINNESOTA MUTUAL LIFE INS CO	MN				
ORDINARY		220	77	250	11,806
CREDIT LIFE		112	18	71	25,650
GROUP		296	18	211	87,834
TOTAL		628	113	532	125,290
GROUP POLICIES		7		9	
CREDIT A&H		1		5	
NON-CANCELLABLE A&H		26	2		
TOTAL OTHER INDIVIDUAL A&H		26	2		
TOTAL A&H		34	2	14	
TOTAL LIFE AND A&H		662	115	546	125,290
MML BAY STATE LIFE INS CO	MO				
ORDINARY					23
TOTAL					23
TOTAL LIFE AND A&H					23

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
MML PENSION INS CO	DE				
ORDINARY		1,218		82	
TOTAL		1,218		82	
TOTAL LIFE AND A&H		1,218		82	
MODERN WOODMEN OF AMERICA	IL				
NON-CANCELLABLE A&H		13		5	
GUARANTEED RENEWABLE A&H		23	1	15	
TOTAL OTHER INDIVIDUAL A&H		36	1	20	
TOTAL A&H		36	1	20	
TOTAL LIFE AND A&H		36	1	20	
MONARCH LIFE INS CO	MA				
ORDINARY		1,524	55	526	19,438
GROUP		8		30	4,326
TOTAL		1,532	55	556	23,764
GROUP POLICIES		25		3	
COLLECTIVELY RENEWABLE A&H		1		2	
NON-CANCELLABLE A&H		322		351	
GUARANTEED RENEWABLE A&H		100		112	
TOTAL OTHER INDIVIDUAL A&H		422		463	
TOTAL A&H		448		468	
TOTAL LIFE AND A&H		1,980	55	1,024	23,764
MONTGOMERY WARD LIFE INS CO	IL				
ORDINARY		197		56	21,075
CREDIT LIFE		206		90	10,570
GROUP		1		-40	11,175
TOTAL		404		106	42,820
GROUP POLICIES		604		318	
COLLECTIVELY RENEWABLE A&H		92		51	
TOTAL A&H		696		369	
TOTAL LIFE AND A&H		1,100		475	42,820
MONUMENTAL LIFE INS CO	MD				
ORDINARY		153		151	6,325
GROUP		10		7	2,395
INDUSTRIAL				1	163
TOTAL		163		159	8,883
GROUP POLICIES		102		56	
GUARANTEED RENEWABLE A&H		7		6	
TOTAL OTHER INDIVIDUAL A&H		7		6	
TOTAL A&H		109		62	
TOTAL LIFE AND A&H		272		221	8,883

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1963 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
MONY LIFE INS CO OF AMERICA	AZ				
ORDINARY		4			150
TOTAL		4			150
TOTAL LIFE AND A&H		4			150
MOTORISTS LIFE INS CO	OH				
ORDINARY		624		68	15,457
GROUP		1			195
TOTAL		625		68	15,652
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		4			
TOTAL OTHER INDIVIDUAL A&H		5			
TOTAL A&H		5			
TOTAL LIFE AND A&H		630		68	15,652
MUTUAL BENEFIT LIFE INS CO	NJ				
ORDINARY		773	259	612	30,970
GROUP		903	51	987	212,669
TOTAL		1,676	310	1,599	243,639
GROUP POLICIES		1,006		620	
NON-CANCELLABLE A&H		25	1		
TOTAL OTHER INDIVIDUAL A&H		25	1		
TOTAL A&H		1,031	1	620	
TOTAL LIFE AND A&H		2,707	311	2,219	243,639
MUTUAL LIFE INS CO OF NEW YORK	NY				
ORDINARY		1,886	931	1,630	87,853
GROUP		136	28	164	27,651
TOTAL		2,022	959	1,794	115,504
GROUP POLICIES		1,315		796	
NON-CANCELLABLE A&H		72	3	13	
GUARANTEED RENEWABLE A&H		17		10	
TOTAL OTHER INDIVIDUAL A&H		89	3	23	
TOTAL A&H		1,404	3	819	
TOTAL LIFE AND A&H		3,426	962	2,613	115,504
MUTUAL LIFE INS CO OF WASHINGTON DC	DC				
ORDINARY		6			7
INDUSTRIAL		13	1	21	867
TOTAL		19	1	21	874
OTHER ACCIDENT ONLY A&H				1	
ALL OTHER INDIVIDUAL A&H		3		3	
TOTAL OTHER INDIVIDUAL A&H		3		4	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
MUTUAL LIFE INS CO OF WASHINGTON DC	DC (CONTINUED)				
TOTAL A&H		3		4	
TOTAL LIFE AND A&H		22	1	25	874
MUTUAL OF OMAHA INS CO	NE				
GROUP POLICIES		2,326		1,652	
COLLECTIVELY RENEWABLE A&H		1,204		973	
NON-CANCELLABLE A&H		1		3	
GUARANTEED RENEWABLE A&H		1,310		1,029	
NON-RENEWABLE A&H		2,176		1,188	
OTHER ACCIDENT ONLY A&H		244		258	
ALL OTHER INDIVIDUAL A&H		69		104	
TOTAL OTHER INDIVIDUAL A&H		3,800		2,582	
TOTAL A&H		7,330		5,207	
TOTAL LIFE AND A&H		7,330		5,207	
MUTUAL SECURITY LIFE INS CO	IN				
ORDINARY		149	20	172	5,020
GROUP		8			4,379
TOTAL		157	20	172	9,399
GROUP POLICIES		156		81	
NON-CANCELLABLE A&H		15		3	
GUARANTEED RENEWABLE A&H		1		1	
TOTAL OTHER INDIVIDUAL A&H		16		4	
TOTAL A&H		172		85	
TOTAL LIFE AND A&H		329	20	257	9,399
MUTUAL SERVICE LIFE INS CO	MN				
ORDINARY					21
GROUP					4,480
TOTAL					4,501
TOTAL LIFE AND A&H					4,501
MUTUAL TRUST LIFE INS CO	IL				
ORDINARY		14	6	11	798
TOTAL		14	6	11	798
TOTAL LIFE AND A&H		14	6	11	798
NATIONAL AMERICAN L INS CO OF PA	PA				
ORDINARY		20		25	6,986
CREDIT LIFE		-12		28	2,212
TOTAL		8		53	9,198
GROUP POLICIES				3	
CREDIT A&H		-7		79	
TOTAL A&H		-7		82	
TOTAL LIFE AND A&H		1		135	9,198

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
NATIONAL BENEFIT LIFE INS CO	NY				
ORDINARY		35			12
GROUP		9		10	7
TOTAL		44		10	19
GROUP POLICIES		39		21	
COLLECTIVELY RENEWABLE A&H		2		1	
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		1		1	
TOTAL OTHER INDIVIDUAL A&H		2		1	
TOTAL A&H		43		23	
TOTAL LIFE AND A&H		87		33	19
NATIONAL FIDELITY LIFE INS CO	MO				
ORDINARY		153	5	10	5,302
GROUP					75
TOTAL		153	5	10	5,377
GROUP POLICIES		6			
TOTAL A&H		6			
TOTAL LIFE AND A&H		159	5	10	5,377
NATIONAL GUARDIAN LIFE INS CO	WI				
ORDINARY		2	1		140
GROUP					4,379
TOTAL		2	1		4,519
TOTAL LIFE AND A&H		2	1		4,519
NATIONAL HOME LIFE ASSURANCE CO	MO				
ORDINARY		221		87	10,859
GROUP		893		285	61,225
TOTAL		1,114		372	72,084
GROUP POLICIES		1,044		1,108	
COLLECTIVELY RENEWABLE A&H		15		29	
GUARANTEED RENEWABLE A&H		766		303	
TOTAL OTHER INDIVIDUAL A&H		766		303	
TOTAL A&H		1,825		1,440	
TOTAL LIFE AND A&H		2,939		1,812	72,084
NATIONAL LIBERTY LIFE INS CO	PA				
ORDINARY		15		16	395
TOTAL		15		16	395
GUARANTEED RENEWABLE A&H		144		93	
TOTAL OTHER INDIVIDUAL A&H		144		93	
TOTAL A&H		144		93	
TOTAL LIFE AND A&H		159		109	395

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
NATIONAL LIFE & ACCIDENT INS CO	TN				
ORDINARY		1,868		835	108,680
GROUP		10		110	10,903
INDUSTRIAL		290		229	12,553
TOTAL		2,168		1,175	132,136
GROUP POLICIES		45		88	
COLLECTIVELY RENEWABLE A&H		2			
NON-CANCELLABLE A&H		29		1	
GUARANTEED RENEWABLE A&H		367		124	
ALL OTHER INDIVIDUAL A&H		14		15	
TOTAL OTHER INDIVIDUAL A&H		410		140	
TOTAL A&H		457		228	
TOTAL LIFE AND A&H		2,625		1,403	132,136
NATIONAL LIFE INS CO	VT				
ORDINARY		1,247	349	1,077	86,200
TOTAL		1,247	349	1,077	86,200
NON-CANCELLABLE A&H		181	15	73	
TOTAL OTHER INDIVIDUAL A&H		181	15	73	
TOTAL A&H		181	15	73	
TOTAL LIFE AND A&H		1,428	364	1,150	86,200
NATIONAL OLD LINE INS CO	AR				
ORDINARY		65	38	51	4
TOTAL		65	38	51	4
GUARANTEED RENEWABLE A&H		3		15	
TOTAL OTHER INDIVIDUAL A&H		3		15	
TOTAL A&H		3		15	
TOTAL LIFE AND A&H		68	38	66	4
NATIONAL WESTERN LIFE INS CO	CO				
ORDINARY		54		14	2,507
GROUP		12			
TOTAL		66		14	2,507
TOTAL LIFE AND A&H		66		14	2,507
NATIONWIDE LIFE INS CO	OH				
ORDINARY		5,112	1,131	2,535	445,919
CREDIT LIFE		468		174	41,226
GROUP		320		134	19,856
TOTAL		5,900	1,131	2,843	507,001
GROUP POLICIES		2,133		1,033	
CREDIT A&H		240		176	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
NATIONWIDE LIFE INS CO	OH (CONTINUED)				
COLLECTIVELY RENEWABLE A&H		1		5	
ALL OTHER INDIVIDUAL A&H		9		11	
TOTAL OTHER INDIVIDUAL A&H		9		11	
TOTAL A&H		2,383		1,223	
TOTAL LIFE AND A&H		6,283	1,131	4,066	507,001
NEW ENGLAND GENERAL LIFE INS CO	DE				
GROUP POLICIES		9			
TOTAL A&H		9			
TOTAL LIFE AND A&H		9			
NEW ENGLAND MUTUAL LIFE INS CO	MA				
ORDINARY		3,169	779	3,313	138,030
GROUP		692	126	322	63,485
TOTAL		3,861	905	3,635	201,515
GROUP POLICIES		2,266	10	1,479	
NON-CANCELLABLE A&H				33	
GUARANTEED RENEWABLE A&H		1			
ALL OTHER INDIVIDUAL A&H		98	6		
TOTAL OTHER INDIVIDUAL A&H		99	6	33	
TOTAL A&H		2,365	16	1,512	
TOTAL LIFE AND A&H		6,226	921	5,147	201,515
NEW JERSEY LIFE INS CO	NJ				
ORDINARY		293		38	1,612
GROUP					65
TOTAL		293		38	1,677
TOTAL LIFE AND A&H		293		38	1,677
NEW YORK LIFE INS & ANNUITY CORP	DE				
ORDINARY		4,018		59	7,130
TOTAL		4,018		59	7,130
TOTAL LIFE AND A&H		4,018		59	7,130
NEW YORK LIFE INS CO	NY				
ORDINARY		7,678	2,974	6,305	495,356
GROUP		7,594	54	452	148,879
TOTAL		15,272	3,028	6,757	644,235
GROUP POLICIES		3,108	8	2,183	
COLLECTIVELY RENEWABLE A&H		30		8	
NON-CANCELLABLE A&H		108	1	36	
GUARANTEED RENEWABLE A&H		323	2	235	
NON-RENEWABLE A&H		22		17	
OTHER ACCIDENT ONLY A&H		1			

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
NEW YORK LIFE INS CO	NY (CONTINUED)				
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		455	3	288	
TOTAL A&H		3,593	11	2,479	
TOTAL LIFE AND A&H		18,865	3,939	9,236	644,235
NN INVESTORS LIFE INS CO	IA				
ORDINARY		2			
GROUP		2		1	
TOTAL		4		1	
GROUP POLICIES		10		5	
TOTAL A&H		10		5	
TOTAL LIFE AND A&H		14		6	
NORTH AMERICAN CO FOR LIFE & H INS	IL				
ORDINARY		231		206	69,787
CREDIT LIFE		30		51	4,843
GROUP		24		164	4,022
TOTAL		285		421	78,652
GROUP POLICIES		96		28	
CREDIT A&H		32		125	
NON-CANCELLABLE A&H		6		1	
GUARANTEED RENEWABLE A&H		1			
OTHER ACCIDENT ONLY A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		9		2	
TOTAL A&H		137		155	
TOTAL LIFE AND A&H		422		576	78,652
NORTH AMERICAN EQUITABLE LIFE ASR CO	OH				
ORDINARY		23		7	708
GROUP					782
INDUSTRIAL		1		1	2
TOTAL		24		8	1,492
GROUP POLICIES				2	
NON-CANCELLABLE A&H		2		2	
TOTAL OTHER INDIVIDUAL A&H		2		2	
TOTAL A&H		2		4	
TOTAL LIFE AND A&H		26		12	1,492
NORTH AMERICAN LIFE & CAS	MN				
ORDINARY		1,028		15	1,094
GROUP		51		74	11,513
TOTAL		1,079		89	12,607
GROUP POLICIES		438		163	
TOTAL A&H		438		163	
TOTAL LIFE AND A&H		1,517		252	12,607

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
NORTH AMERICAN LIFE ASR CO	AT				
ORDINARY		421	39	15	43,701
GROUP		36		3	13,454
TOTAL		457	39	18	57,155
GROUP POLICIES		71		7	
TOTAL A&H		71		7	
TOTAL LIFE AND A&H		528	39	25	57,155
NORTH CENTRAL LIFE INS CO	MN				
ORDINARY		13		10	1,188
CREDIT LIFE		7			250
GROUP					1,739
TOTAL		20		10	3,177
CREDIT A&H		3			
TOTAL A&H		3			
TOTAL LIFE AND A&H		23		10	3,177
NORTHERN LIFE INS CO	WA				
ORDINARY		25		2	1,817
GROUP					3,433
TOTAL		25		2	5,250
TOTAL LIFE AND A&H		25		2	5,250
NORTHWESTERN MUTUAL LIFE INS CO	WI				
ORDINARY		16,517	9,091	9,513	922,283
TOTAL		16,517	9,091	9,513	922,283
NON-CANCELLABLE A&H		568	54	79	
TOTAL OTHER INDIVIDUAL A&H		568	54	79	
TOTAL A&H		568	54	79	
TOTAL LIFE AND A&H		17,085	9,145	9,592	922,283
NORTHWESTERN NTL LIFE INS CO	MN				
ORDINARY		101	26	105	6,205
GROUP		258	20	244	44,762
TOTAL		359	46	349	50,967
GROUP POLICIES		163	7	84	
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		3			
TOTAL OTHER INDIVIDUAL A&H		4			
TOTAL A&H		167	7	84	
TOTAL LIFE AND A&H		526	53	433	50,967

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
OCCIDENTAL LIFE INS CO OF NC	NC				
ORDINARY		43	2	26	2,160
CREDIT LIFE		445		154	22,999
TOTAL		488	2	180	25,159
CREDIT A&H		423		230	
TOTAL A&H		423		230	
TOTAL LIFE AND A&H		911	2	410	25,159
OHIO NATIONAL LIFE ASR CORP	OH				
ORDINARY		105			4,931
TOTAL		105			4,931
NON-CANCELLABLE A&H		18			
TOTAL OTHER INDIVIDUAL A&H		18			
TOTAL A&H		18			
TOTAL LIFE AND A&H		123			4,931
OHIO NATIONAL LIFE INS CO	OH				
ORDINARY		277	63	304	15,933
GROUP		48		13	13,313
TOTAL		325	63	317	29,246
GROUP POLICIES		4		4	
NON-CANCELLABLE A&H		67	2	26	
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		68	2	26	
TOTAL A&H		72	2	30	
TOTAL LIFE AND A&H		397	65	347	29,246
OLD EQUITY MUTUAL LIFE INS CO	IL				
ORDINARY					20
TOTAL					20
TOTAL LIFE AND A&H					20
OLD LINE LIFE INS CO OF AMERICA	WI				
ORDINARY		88	1		11,883
GROUP					7,631
TOTAL		88	1		19,514
TOTAL LIFE AND A&H		88	1		19,514
OLD REPUBLIC LIFE INS CO	IL				
ORDINARY		20		2	6,178
CREDIT LIFE		728		213	33,845
GROUP		1			

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
OLD REPUBLIC LIFE INS CO	IL (CONTINUED)				
TOTAL		749	-	215	40,023
GROUP POLICIES		26		6	
CREDIT A&H		494		237	
OTHER ACCIDENT ONLY A&H		2			
ALL OTHER INDIVIDUAL A&H		10			
TOTAL OTHER INDIVIDUAL A&H		12			
TOTAL A&H		532		243	
TOTAL LIFE AND A&H		1,281		458	40,023
OMAHA FINANCIAL LIFE INS CO	MN				
CREDIT LIFE		462		13	16,842
GROUP					25
TOTAL		462		13	16,867
GROUP POLICIES		2			
CREDIT A&H		318		19	
TOTAL A&H		320		19	
TOTAL LIFE AND A&H		782		32	16,867
ORDER OF UNITED CUML TRAV OF AMERICA	OH				
GUARANTEED RENEWABLE A&H		31		16	
OTHER ACCIDENT ONLY A&H		95		34	
TOTAL OTHER INDIVIDUAL A&H		126		50	
TOTAL A&H		126		50	
TOTAL LIFE AND A&H		126		50	
PACIFIC FIDELITY LIFE INS CO	CA				
ORDINARY		96		4	
TOTAL		96		4	
GROUP POLICIES		2		1	
GUARANTEED RENEWABLE A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		2		1	
TOTAL A&H		4		2	
TOTAL LIFE AND A&H		100		6	
PACIFIC MUTUAL LIFE INS CO	CA				
ORDINARY		355	114	298	16,816
GROUP		1,458	44	1,389	28,649
TOTAL		1,813	158	1,687	45,465
GROUP POLICIES		2,027		2,467	
NON-CANCELLABLE A&H		4		3	
GUARANTEED RENEWABLE A&H		49		23	
ALL OTHER INDIVIDUAL A&H		6		3	
TOTAL OTHER INDIVIDUAL A&H		59		29	
TOTAL A&H		2,086		2,496	
TOTAL LIFE AND A&H		3,899	158	4,183	45,465

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
PACIFIC STANDARD LIFE INS CO	AZ				
ORDINARY		1		4	52
GROUP					4,015
TOTAL		1		4	4,067
TOTAL LIFE AND A&H		1		4	4,067
PAN AMERICAN LIFE INS CO	LA				
ORDINARY		237	39	166	17,249
GROUP		3		8	6,122
TOTAL		240	39	174	23,371
GROUP POLICIES		9		2	
NON-CANCELLABLE A&H		2		1	
GUARANTEED RENEWABLE A&H		3		5	
TOTAL OTHER INDIVIDUAL A&H		5		6	
TOTAL A&H		14		8	
TOTAL LIFE AND A&H		254	39	182	23,371
PAUL REVERE LIFE INS CO	MA				
ORDINARY		202		101	10,114
GROUP		28		23	6,157
TOTAL		230		124	16,271
GROUP POLICIES		423		271	
NON-CANCELLABLE A&H		441		183	
TOTAL OTHER INDIVIDUAL A&H		441		183	
TOTAL A&H		864		454	
TOTAL LIFE AND A&H		1,094		578	16,271
PAUL REVERE VARIABLE ANNUITY INS CO	MA				
ORDINARY		49			4,222
TOTAL		49			4,222
TOTAL LIFE AND A&H		49			4,222
PENINSULAR LIFE INS CO	FL				
ORDINARY		1			162
TOTAL		1			162
TOTAL LIFE AND A&H		1			162
PENN MUTUAL LIFE INS CO	PA				
ORDINARY		2,533	822	2,632	155,104
GROUP		46		164	8,479
TOTAL		2,579	822	2,796	163,583
GROUP POLICIES		1		2	

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
PENN MUTUAL LIFE INS CO	PA (CONTINUED)				
NON-CANCELLABLE A&H		8			
GUARANTEED RENEWABLE A&H		9		1	
NON-RENEWABLE A&H		2		7	
TOTAL OTHER INDIVIDUAL A&H		19		8	
TOTAL A&H		20		10	
TOTAL LIFE AND A&H		2,599	822	2,806	163,583
PENNSYLVANIA LIFE INS CO	PA				
ORDINARY		151		53	7,398
TOTAL		151		53	7,398
GROUP POLICIES		1		1	
NON-CANCELLABLE A&H		34		20	
GUARANTEED RENEWABLE A&H		403		104	
NON-RENEWABLE A&H		103		66	
ALL OTHER INDIVIDUAL A&H		20		30	
TOTAL OTHER INDIVIDUAL A&H		560		220	
TOTAL A&H		561		221	
TOTAL LIFE AND A&H		712		274	7,398
PENNSYLVANIA NATIONAL LIFE INS CO	PA				
ORDINARY		82		49	2,565
TOTAL		82		49	2,565
GUARANTEED RENEWABLE A&H		1			
ALL OTHER INDIVIDUAL A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		3		1	
TOTAL A&H		3		1	
TOTAL LIFE AND A&H		85		50	2,565
PEOPLES LIFE INS CO WASHINGTON DC	DC				
ORDINARY		14,524		7,282	883,969
GROUP		21		3	5,257
INDUSTRIAL		1,836		2,825	88,223
TOTAL		16,381		10,110	977,449
COLLECTIVELY RENEWABLE A&H		1		1	
NON-CANCELLABLE A&H		118		90	
GUARANTEED RENEWABLE A&H		684		331	
NON-RENEWABLE A&H		124		30	
OTHER ACCIDENT ONLY A&H		5		1	
ALL OTHER INDIVIDUAL A&H		137		154	
TOTAL OTHER INDIVIDUAL A&H		1,068		606	
TOTAL A&H		1,069		607	
TOTAL LIFE AND A&H		17,450		10,717	977,449

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
PHF LIFE INS CO	MT				
ORDINARY				4	
GROUP					33
TOTAL				4	33
TOTAL LIFE AND A&H				4	33
PHILADELPHIA AMERICAN LIFE INS CO	PA				
ORDINARY		335	1	486	
CREDIT LIFE		10		4	837
GROUP		103		101	9,528
TOTAL		448	1	591	10,365
GROUP POLICIES		70		84	
ALL OTHER INDIVIDUAL A&H		4		2	
TOTAL OTHER INDIVIDUAL A&H		4		2	
TOTAL A&H		74		86	
TOTAL LIFE AND A&H		522	1	677	10,365
PHILADELPHIA LIFE INS CO	PA				
ORDINARY		43	1	13	32,621
GROUP				2	
TOTAL		43	1	15	32,621
TOTAL LIFE AND A&H		43	1	15	32,621
PHILADELPHIA UNITED LIFE INS CO	PA				
ORDINARY					55
TOTAL					55
TOTAL LIFE AND A&H					55
PHOENIX AMERICAN LIFE INS CO	DE				
ORDINARY				1	
TOTAL				1	
TOTAL LIFE AND A&H				1	
PHOENIX MUTUAL LIFE INS CO	CT				
ORDINARY		466	164	402	17,146
GROUP		412		260	126,523
TOTAL		878	164	662	143,669
GROUP POLICIES		1,032		609	
GUARANTEED RENEWABLE A&H		2			
TOTAL OTHER INDIVIDUAL A&H		2			
TOTAL A&H		1,034		609	
TOTAL LIFE AND A&H		1,912	164	1,271	143,669

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONER'S ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
PHYSICIANS LIFE INS CO	NE				
ORDINARY		122		44	4,499
TOTAL		122		44	4,499
TOTAL LIFE AND A&H		122		44	4,499
PHYSICIANS MUTUAL INS CO	NE				
GROUP POLICIES		9		2	
GUARANTEED RENEWABLE A&H		2,345		1,433	
NON-RENEWABLE A&H		119		86	
OTHER ACCIDENT ONLY A&H		18		17	
ALL OTHER INDIVIDUAL A&H		17		25	
TOTAL OTHER INDIVIDUAL A&H		2,499		1,561	
TOTAL A&H		2,508		1,563	
TOTAL LIFE AND A&H		2,508		1,563	
PIERCE NATIONAL LIFE INS CO	CA				
ORDINARY		2		3	73
TOTAL		2		3	73
TOTAL LIFE AND A&H		2		3	73
PILOT LIFE INS CO	NC				
ORDINARY		328	51	299	16,249
CREDIT LIFE		153		42	11,910
GROUP		1,667		1,293	424,527
TOTAL		2,148	51	1,634	452,686
GROUP POLICIES		8,794		7,323	
CREDIT A&H		-11		19	
COLLECTIVELY RENEWABLE A&H		4		4	
NON-CANCELLABLE A&H		6			
GUARANTEED RENEWABLE A&H		10		10	
NON-RENEWABLE A&H		173		181	
ALL OTHER INDIVIDUAL A&H		2		2	
TOTAL OTHER INDIVIDUAL A&H		191		193	
TOTAL A&H		8,978		7,539	
TOTAL LIFE AND A&H		11,126	51	9,173	452,686
PIONEER AMERICAN INS CO	TX				
ORDINARY		1			476
GROUP					2,127
TOTAL		1			2,603
TOTAL LIFE AND A&H		1			2,603

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
PIONEER LIFE INS CO OF ILLINOIS	IL				
ORDINARY		1			14
TOTAL		1			14
GROUP POLICIES		3			
GUARANTEED RENEWABLE A&H		8		5	
ALL OTHER INDIVIDUAL A&H				1	
TOTAL OTHER INDIVIDUAL A&H		8		6	
TOTAL A&H		11		6	
TOTAL LIFE AND A&H		12		6	14
PRAIRIE STATES LIFE INS CO	SD				
ORDINARY		1			19
TOTAL		1			19
TOTAL LIFE AND A&H		1			19
PREFERRED RISK LIFE INS CO	CO				
ORDINARY		5		6	455
TOTAL		5		6	455
GUARANTEED RENEWABLE A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		2		1	
TOTAL A&H		2		1	
TOTAL LIFE AND A&H		7		7	455
PRESBYTERIAN MINISTERS FUND	PA				
ORDINARY		159	36	32	10,493
TOTAL		159	36	32	10,493
TOTAL LIFE AND A&H		159	36	32	10,493
PROFESSIONAL INS CORP	FL				
ORDINARY		1			122
TOTAL		1			122
TOTAL LIFE AND A&H		1			122
PROTECTED HOME MUTUAL LIFE INS CO	PA				
ORDINARY		129	16	81	7,737
GROUP		6			982
TOTAL		135	16	81	8,719
NON-CANCELLABLE A&H		12		3	
GUARANTEED RENEWABLE A&H		80		52	
TOTAL OTHER INDIVIDUAL A&H		92		55	
TOTAL A&H		92		55	
TOTAL LIFE AND A&H		227	16	136	8,719

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
PROTECTIVE LIFE INS CO	AL				
ORDINARY		279	5	49	37,537
CREDIT LIFE		628		152	42,642
GROUP		9		4	2,647
TOTAL		916	5	205	82,826
GROUP POLICIES		34			
NON-CANCELLABLE A&H		1		2	
GUARANTEED RENEWABLE A&H		95		131	
NON-RENEWABLE A&H		7		11	
ALL OTHER INDIVIDUAL A&H				2	
TOTAL OTHER INDIVIDUAL A&H		103		146	
TOTAL A&H		137		146	
TOTAL LIFE AND A&H		1,053	5	351	82,826
PROVIDENT ALLIANCE LIFE INS CO	CA				
ORDINARY		10			511
CREDIT LIFE		1,736		454	98,970
GROUP					4,956
TOTAL		1,746		454	104,437
CREDIT A&H		1,610		687	
TOTAL A&H		1,610		687	
TOTAL LIFE AND A&H		3,356		1,141	104,437
PROVIDENT INDEMNITY LIFE INS CO	PA				
ORDINARY		1			
TOTAL		1			
TOTAL LIFE AND A&H		1			
PROVIDENT LIFE & ACCIDENT INS CO	TN				
ORDINARY		628	2	570	34,847
GROUP		3,685		3,665	283,421
TOTAL		4,313	2	4,235	318,268
GROUP POLICIES		5,451		4,151	
NON-CANCELLABLE A&H		217		49	
GUARANTEED RENEWABLE A&H		16		1	
NON-RENEWABLE A&H		44		16	
OTHER ACCIDENT ONLY A&H		1			
ALL OTHER INDIVIDUAL A&H		1		1	
TOTAL OTHER INDIVIDUAL A&H		279		67	
TOTAL A&H		5,730		4,218	
TOTAL LIFE AND A&H		10,043	2	8,453	318,268

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
PROVIDENT MUTUAL LIFE I C OF PHILADE	PA				
ORDINARY		318	94	157	19,915
GROUP		16			4,300
TOTAL		334	94	157	24,215
GROUP POLICIES		146		97	
NON-CANCELLABLE A&H		6			
GUARANTEED RENEWABLE A&H		1			
NON-RENEWABLE A&H		4		27	
TOTAL OTHER INDIVIDUAL A&H		11		27	
TOTAL A&H		157		124	
TOTAL LIFE AND A&H		491	94	281	24,215
PROVIDENT NATIONAL ASR CO	TN				
ORDINARY				1	
TOTAL				1	
TOTAL LIFE AND A&H				1	
PRUDENTIAL INS CO OF AMERICA	NJ				
ORDINARY		17,467	8,523	10,154	1,128,566
CREDIT LIFE		216	31	144	22,242
GROUP		10,258	678	12,231	1,200,781
INDUSTRIAL			843	1,118	26,918
TOTAL		27,941	10,075	23,647	2,378,507
GROUP POLICIES		17,075	-256	13,667	
CREDIT A&H		6		3	
NON-CANCELLABLE A&H		190	7	150	
GUARANTEED RENEWABLE A&H		661	18	673	
NON-RENEWABLE A&H		1,287		1,336	
TOTAL OTHER INDIVIDUAL A&H		2,138	25	2,159	
TOTAL A&H		19,219	-231	15,829	
TOTAL LIFE AND A&H		47,160	9,844	39,476	2,378,507
PURITAN LIFE INS CO	RI				
ORDINARY		50		4	6,954
CREDIT LIFE					107
GROUP		1			54
TOTAL		51		4	7,115
GROUP POLICIES		2		1	
GUARANTEED RENEWABLE A&H		2			
TOTAL OTHER INDIVIDUAL A&H		2			
TOTAL A&H		4		1	
TOTAL LIFE AND A&H		55		5	7,115

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
RELIANCE STANDARD LIFE INS CO	IL				
ORDINARY		469	3	285	70
CREDIT LIFE				4	
GROUP		7		240	1
INDUSTRIAL				1	
TOTAL		476	3	530	71
GROUP POLICIES		185		14	
CREDIT A&H				13	
COLLECTIVELY RENEWABLE A&H				2	
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		13		25	
NON-RENEWABLE A&H		1			
OTHER ACCIDENT ONLY A&H		1			
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		17		25	
TOTAL A&H		202		54	
TOTAL LIFE AND A&H		678	3	584	71
REPUBLIC NATIONAL LIFE GRP INS CO	TX				
ORDINARY		1			
GROUP		87		110	22
TOTAL		88		110	22
GROUP POLICIES		257		287	
TOTAL A&H		257		287	
TOTAL LIFE AND A&H		345		397	22
REPUBLIC NATIONAL LIFE INS CO	TX				
ORDINARY		286	4	84	16,209
GROUP				4	
TOTAL		286	4	88	16,209
GUARANTEED RENEWABLE A&H		6			
ALL OTHER INDIVIDUAL A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		8		1	
TOTAL A&H		8		1	
TOTAL LIFE AND A&H		294	4	89	16,209
RESERVE LIFE INS CO	TX				
ORDINARY		725	5	237	26,123
GROUP		6			1,807
TOTAL		731	5	237	27,930
GROUP POLICIES		80		24	
COLLECTIVELY RENEWABLE A&H		477		208	
GUARANTEED RENEWABLE A&H		1,726		985	
NON-RENEWABLE A&H		252		125	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
RESERVE LIFE INS CO	TX (CONTINUED)				
ALL OTHER INDIVIDUAL A&H		143		233	
TOTAL OTHER INDIVIDUAL A&H		2,121		1,343	
TOTAL A&H		2,678		1,575	
TOTAL LIFE AND A&H		3,409	5	1,812	27,930
RESOURCES LIFE INS CO	NJ				
ORDINARY		2			100
TOTAL		2			100
TOTAL LIFE AND A&H		2			100
ROYAL LIFE INS CO OF AMERICA	CT				
ORDINARY		19			80
TOTAL		19			80
TOTAL LIFE AND A&H		19			80
SAFECO LIFE INS CO	WA				
ORDINARY		246		92	6,108
GROUP		78		39	26,499
TOTAL		324		131	32,607
GROUP POLICIES		120		50	
NON-CANCELLABLE A&H		2			
GUARANTEED RENEWABLE A&H		7		5	
OTHER ACCIDENT ONLY A&H		3			
TOTAL OTHER INDIVIDUAL A&H		12		5	
TOTAL A&H		132		55	
TOTAL LIFE AND A&H		456		186	32,607
SECURITY ASR CO	AZ				
CREDIT LIFE		44		27	6,811
TOTAL		44		27	6,811
CREDIT A&H		65		10	
TOTAL A&H		65		10	
TOTAL LIFE AND A&H		109		37	6,811
SECURITY BENEFIT LIFE INS CO	KS				
ORDINARY		35	8	25	2,606
GROUP		1		27	6,068
TOTAL		36	8	52	8,674
GROUP POLICIES				14	
NON-RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1		14	
TOTAL LIFE AND A&H		37	8	66	8,674

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
SECURITY CONNECTICUT LIFE INS CO	CT				
ORDINARY		605	2	148	73,146
GROUP		2			610
TOTAL		607	2	148	73,756
TOTAL LIFE AND A&H		607	2	148	73,756
SECURITY GENERAL LIFE INS CO	UK				
ALL OTHER INDIVIDUAL A&H		2			
TOTAL OTHER INDIVIDUAL A&H		2			
TOTAL A&H		2			
TOTAL LIFE AND A&H		2			
SECURITY LIFE OF DENVER INS CO	CO				
ORDINARY		128	8	3	2,023
GROUP		13	1	4	483
TOTAL		141	9	7	2,506
TOTAL LIFE AND A&H		141	9	7	2,506
SECURITY MUTUAL LIFE INS CO OF NY	NY				
ORDINARY		16	5	6	2,253
GROUP					4,201
TOTAL		16	5	6	6,454
TOTAL LIFE AND A&H		16	5	6	6,454
SECURITY OF AMERICA LIFE INS CO	PA				
ORDINARY		1			40
CREDIT LIFE		1,465		566	75,038
GROUP		5			2,417
TOTAL		1,471		566	77,495
GROUP POLICIES		51		21	
CREDIT A&H		1,104		463	
TOTAL A&H		1,155		484	
TOTAL LIFE AND A&H		2,626		1,050	77,495
SENTRY INVESTORS LIFE INS CO	MA				
ORDINARY					34
TOTAL					34
TOTAL LIFE AND A&H					34

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
SENTRY LIFE INS CO	WI				
ORDINARY		30		4	2,443
GROUP		179		12	13,534
TOTAL		209		16	15,977
GROUP POLICIES		650		483	
ALL OTHER INDIVIDUAL A&H		4			
TOTAL OTHER INDIVIDUAL A&H		4			
TOTAL A&H		654		483	
TOTAL LIFE AND A&H		863		499	15,977
SHELBY LIFE INS CO OF SHELBY OHIO	OH				
ORDINARY		13			1,559
TOTAL		13			1,559
TOTAL LIFE AND A&H		13			1,559
SHENANDOAH LIFE INS CO	VA				
ORDINARY		372	147	722	25,463
GROUP		23		330	7,154
TOTAL		395	147	1,052	32,617
GROUP POLICIES		13		5	
NON-CANCELLABLE A&H		7		4	
GUARANTEED RENEWABLE A&H		10		1	
TOTAL OTHER INDIVIDUAL A&H		17		5	
TOTAL A&H		30		10	
TOTAL LIFE AND A&H		425	147	1,062	32,617
SLOVENE NATIONAL BENEFIT SOCIETY	IL				
NON-CANCELLABLE A&H		3		2	
GUARANTEED RENEWABLE A&H		1		1	
TOTAL OTHER INDIVIDUAL A&H		4		3	
TOTAL A&H		4		3	
TOTAL LIFE AND A&H		4		3	
SMA LIFE ASSURANCE CO	DE				
ORDINARY		21		1	4,630
TOTAL		21		1	4,630
GROUP POLICIES		1			
NON-CANCELLABLE A&H		3			
GUARANTEED RENEWABLE A&H		8		7	
TOTAL OTHER INDIVIDUAL A&H		11		7	
TOTAL A&H		12		7	
TOTAL LIFE AND A&H		33		8	4,630

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
SOUTHERN LIFE INS CO	NC				
ORDINARY		295	16	131	20,164
TOTAL		295	16	131	20,164
GUARANTEED RENEWABLE A&H		4		2	
ALL OTHER INDIVIDUAL A&H		3		6	
TOTAL OTHER INDIVIDUAL A&H		7		8	
TOTAL A&H		7		8	
TOTAL LIFE AND A&H		302	16	139	20,164
SOUTHLAND LIFE INS CO	TX				
ORDINARY		48		74	3,901
INDUSTRIAL				2	241
TOTAL		48		76	4,142
GUARANTEED RENEWABLE A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		2		1	
TOTAL A&H		2		1	
TOTAL LIFE AND A&H		50		77	4,142
SOUTHWESTERN GENERAL LIFE INS CO	TX				
ORDINARY		16		15	427
INDUSTRIAL				4	5
TOTAL		16		19	432
TOTAL LIFE AND A&H		16		19	432
SOUTHWESTERN LIFE INS CO	TX				
ORDINARY		196	1	330	11
GROUP		22		11	
TOTAL		218	1	341	11
NON-CANCELLABLE A&H		2			
GUARANTEED RENEWABLE A&H		18		11	
ALL OTHER INDIVIDUAL A&H		1		6	
TOTAL OTHER INDIVIDUAL A&H		21		17	
TOTAL A&H		21		17	
TOTAL LIFE AND A&H		239	1	358	11
SOVEREIGN LIFE INS CO OF CALIFORNIA	CA				
ORDINARY		13		2	6,196
TOTAL		13		2	6,196
TOTAL LIFE AND A&H		13		2	6,196

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
SPRINGFIELD LIFE INS CO INC	VT				
ORDINARY		25		30	23
GROUP		22		13	2,307
TOTAL		47		43	2,330
GROUP POLICIES		113		60	
NON-CANCELLABLE A&H		6			
TOTAL OTHER INDIVIDUAL A&H		6			
TOTAL A&H		119		60	
TOTAL LIFE AND A&H		166		103	2,330
ST PAUL LIFE INS CO	MN				
ORDINARY		1			105
TOTAL		1			105
TOTAL LIFE AND A&H		1			105
STANDARD LIFE & ACCIDENT INS CO	OK				
ORDINARY		13	2	12	596
TOTAL		13	2	12	596
NON-CANCELLABLE A&H		7		1	
GUARANTEED RENEWABLE A&H		37		30	
OTHER ACCIDENT ONLY A&H		5			
ALL OTHER INDIVIDUAL A&H		6		6	
TOTAL OTHER INDIVIDUAL A&H		55		37	
TOTAL A&H		55		37	
TOTAL LIFE AND A&H		68	2	49	596
STANDARD OF AMERICA LIFE INS CO	IL				
ORDINARY		1			30
GROUP					4,994
TOTAL		1			5,024
GROUP POLICIES		10		4	
TOTAL A&H		10		4	
TOTAL LIFE AND A&H		11		4	5,024
STANDARD SECURITY LIFE INS CO OF NY	NY				
ORDINARY		7			1,332
TOTAL		7			1,332
TOTAL LIFE AND A&H		7			1,332
STATE FARM LIFE INS CO	IL				
ORDINARY		10,552	2,729	2,386	728,985
CREDIT LIFE		38	2	4	5,334

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
STATE FARM LIFE INS CO	IL (CONTINUED)				
GROUP		153	26	15	31,323
TOTAL		10,743	2,757	2,405	765,642
TOTAL LIFE AND A&H		10,743	2,757	2,405	765,642
STATE LIFE INS CO	IN				
ORDINARY		108	36	182	7,689
TOTAL		108	36	182	7,689
NON-CANCELLABLE A&H		4		2	
GUARANTEED RENEWABLE A&H		5		5	
TOTAL OTHER INDIVIDUAL A&H		9		7	
TOTAL A&H		9		7	
TOTAL LIFE AND A&H		117	36	189	7,689
STATE MUTUAL LIFE ASR CO OF AM	MA				
ORDINARY		196	75	183	8,628
GROUP		78	4	790	24,154
TOTAL		274	79	973	32,782
GROUP POLICIES		93		187	
NON-CANCELLABLE A&H		15		8	
GUARANTEED RENEWABLE A&H		1		1	
NON-RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		17		9	
TOTAL A&H		110		196	
TOTAL LIFE AND A&H		384	79	1,169	32,782
STERLING LIFE INS CO	AZ				
CREDIT LIFE		37			791
TOTAL		37			791
TOTAL LIFE AND A&H		37			791
SUMMIT NATIONAL LIFE INS CO	OH				
ORDINARY		70	2	3	14,575
GROUP					1,466
TOTAL		70	2	3	16,041
TOTAL LIFE AND A&H		70	2	3	16,041
SUN LIFE ASR CO OF CAN US BR	MI				
ORDINARY		130	82	179	6,932
GROUP		198	7	247	65,032
TOTAL		328	89	426	71,964
GROUP POLICIES		403		196	
ALL OTHER INDIVIDUAL A&H		6			
TOTAL OTHER INDIVIDUAL A&H		6			
TOTAL A&H		409		196	
TOTAL LIFE AND A&H		737	89	622	71,964

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
SUN LIFE ASR CO OF CANADA (US) BR	DE				
ORDINARY		151			1,410
GROUP		50		28	
TOTAL		201		28	1,410
TOTAL LIFE AND A&H		201		28	1,410
SUN LIFE INS CO OF AMERICA	MD				
ORDINARY		337	1	73	5,341
GROUP					2,003
INDUSTRIAL		12		15	539
TOTAL		349	1	88	7,883
GROUP POLICIES		76		85	
NON-CANCELLABLE A&H		3		2	
GUARANTEED RENEWABLE A&H		1		6	
TOTAL OTHER INDIVIDUAL A&H		4		8	
TOTAL A&H		80		93	
TOTAL LIFE AND A&H		429	1	181	7,883
SUPREME LIFE INS CO OF AMERICA	IL				
ORDINARY		72		34	3,407
GROUP		1			
INDUSTRIAL		176		66	3,015
TOTAL		249		100	6,422
GROUP POLICIES		5			
ALL OTHER INDIVIDUAL A&H		71		22	
TOTAL OTHER INDIVIDUAL A&H		71		22	
TOTAL A&H		76		22	
TOTAL LIFE AND A&H		325		122	6,422
SURETY LIFE INS CO	UT				
ORDINARY		5		3	400
GROUP					4,912
TOTAL		5		3	5,312
TOTAL LIFE AND A&H		5		3	5,312
TEACHERS INS & ANNUITY ASN OF AM	NY				
ORDINARY		17,110	8,646	3,223	59
GROUP		129		159	34
TOTAL		17,239	8,646	3,382	93
GROUP POLICIES		631	44	338	
TOTAL A&H		631	44	338	
TOTAL LIFE AND A&H		17,870	8,690	3,720	93

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
TEACHERS PROTV MUTUAL LIFE INS CO	PA				
ORDINARY		3	1		154
GROUP					20
TOTAL		3	1		174
GROUP POLICIES		2		5	
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		2		1	
NON-RENEWABLE A&H		32		36	
TOTAL OTHER INDIVIDUAL A&H		35		37	
TOTAL A&H		37		42	
TOTAL LIFE AND A&H		40	1	42	174
TIME INS CO	WI				
ORDINARY		328		56	40,853
GROUP		57		40	13,403
TOTAL		385		96	54,256
GROUP POLICIES		717		412	
COLLECTIVELY RENEWABLE A&H		4		4	
GUARANTEED RENEWABLE A&H		511		193	
NON-RENEWABLE A&H		10		17	
ALL OTHER INDIVIDUAL A&H		459		193	
TOTAL OTHER INDIVIDUAL A&H		980		403	
TOTAL A&H		1,701		819	
TOTAL LIFE AND A&H		2,086		915	54,256
TRANS PACIFIC LIFE INS CO	CA				
GROUP		1			122
TOTAL		1			122
GROUP POLICIES		15		12	
TOTAL A&H		15		12	
TOTAL LIFE AND A&H		16		12	122
TRANS WORLD ASSURANCE CO	CA				
ORDINARY		29		2	2
TOTAL		29		2	2
TOTAL LIFE AND A&H		29		2	2
TRANSAMERICA ASR CO	CA				
ORDINARY		144		75	8
TOTAL		144		75	8
TOTAL LIFE AND A&H		144		75	8

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
TRANSAMERICA LIFE INS & ANNUITY CO	CA				
ORDINARY		295		49	2
GROUP		36		297	
TOTAL		331		346	2
TOTAL LIFE AND A&H		331		346	2
TRANSAMERICA OCCIDENTAL LIF CA	CA				
ORDINARY		1,059	109	803	121
GROUP		1,017		808	121
TOTAL		2,076	109	1,611	242
GROUP POLICIES		1,340		879	
COLLECTIVELY RENEWABLE A&H		2			
NON-CANCELLABLE A&H		1		1	
GUARANTEED RENEWABLE A&H		13		12	
NON-RENEWABLE A&H				2	
TOTAL OTHER INDIVIDUAL A&H		14		15	
TOTAL A&H		1,356		894	
TOTAL LIFE AND A&H		3,432	109	2,505	242
TRANSPORT LIFE INS CO	TX				
ORDINARY		217		141	7,017
GROUP		42			9,423
TOTAL		259		141	16,440
GUARANTEED RENEWABLE A&H		102		19	
TOTAL OTHER INDIVIDUAL A&H		102		19	
TOTAL A&H		102		19	
TOTAL LIFE AND A&H		361		160	16,440
TRAVELERS INS CO LIFE DEPT	CT				
ORDINARY		1,469		2,553	94
CREDIT LIFE		2		1	
GROUP		4,855		3,671	827
TOTAL		6,326		6,225	921
GROUP POLICIES		17,657		15,248	
COLLECTIVELY RENEWABLE A&H		15		8	
NON-CANCELLABLE A&H		43		16	
GUARANTEED RENEWABLE A&H		295		127	
NON-RENEWABLE A&H		138		113	
OTHER ACCIDENT ONLY A&H		351		274	
ALL OTHER INDIVIDUAL A&H		14		12	
TOTAL OTHER INDIVIDUAL A&H		841		542	
TOTAL A&H		18,513		15,798	
TOTAL LIFE AND A&H		24,839		22,023	921

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
TRAVELERS INS CO OF ILLINOIS	IL				
ORDINARY		614			17
GROUP		6			
TOTAL		620			17
GROUP POLICIES		71		47	
TOTAL A&H		71		47	
TOTAL LIFE AND A&H		691		47	17
TRAVELERS PROTECTIVE ASN OF AMERICA	MO				
OTHER ACCIDENT ONLY A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		1			
UNION BANKERS INS CO	TX				
ORDINARY		219	16	95	8,659
GROUP		2			1,545
TOTAL		221	16	95	10,204
GROUP POLICIES		8		9	
COLLECTIVELY RENEWABLE A&H		164		57	
NON-CANCELLABLE A&H		6		5	
GUARANTEED RENEWABLE A&H		744		401	
NON-RENEWABLE A&H		2			
ALL OTHER INDIVIDUAL A&H		4			
TOTAL OTHER INDIVIDUAL A&H		756		406	
TOTAL A&H		928		472	
TOTAL LIFE AND A&H		1,149	16	567	10,204
UNION CENTRAL LIFE INS CO	OH				
ORDINARY		580	61	185	11,704
GROUP		8	2	327	5,097
TOTAL		588	63	512	16,801
GROUP POLICIES				3	
NON-CANCELLABLE A&H		3			
TOTAL OTHER INDIVIDUAL A&H		3			
TOTAL A&H		3		3	
TOTAL LIFE AND A&H		551	63	515	16,801
UNION FIDELITY LIFE INS CO OF TREVOS	PA				
ORDINARY		79		44	3,152
GROUP		81		23	12,720
TOTAL		160		67	15,872
GROUP POLICIES		2,106		1,384	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
UNION FIDELITY LIFE INS CO OF TREVOS PA (CONTINUED)					
GUARANTEED RENEWABLE A&H		377		311	
OTHER ACCIDENT ONLY A&H		5			
ALL OTHER INDIVIDUAL A&H		554		373	
TOTAL OTHER INDIVIDUAL A&H		936		684	
TOTAL A&H		3,042		2,068	
TOTAL LIFE AND A&H		3,202		2,135	15,872
UNION LABOR LIFE INS CO	MD				
ORDINARY		5	1	12	93
GROUP		73	5	639	15,713
TOTAL		78	6	651	15,806
GROUP POLICIES		908	3	675	
GUARANTEED RENEWABLE A&H		5		6	
TOTAL OTHER INDIVIDUAL A&H		5		6	
TOTAL A&H		913	3	681	
TOTAL LIFE AND A&H		991	9	1,332	15,806
UNION MUTUAL LIFE INS CO	ME				
ORDINARY		28	14	27	1,213
GROUP					5,902
TOTAL		28	14	27	7,115
GROUP POLICIES		18		5	
NON-CANCELLABLE A&H		6			
GUARANTEED RENEWABLE A&H				2	
TOTAL OTHER INDIVIDUAL A&H		6		2	
TOTAL A&H		24		7	
TOTAL LIFE AND A&H		52	14	34	7,115
UNION SECURITY LIFE INS CO	GA				
CREDIT LIFE		-12		18	-6
TOTAL		-12		18	-6
CREDIT A&H		-1		4	
TOTAL A&H		-1		4	
TOTAL LIFE AND A&H		-13		22	-6
UNIONMUTUAL STOCK LIFE INS CO OF AM	ME				
ORDINARY		8			1
GROUP		117		1	47
TOTAL		125		1	48
GROUP POLICIES		461		270	
NON-CANCELLABLE A&H		213		46	
TOTAL OTHER INDIVIDUAL A&H		213		46	
TOTAL A&H		674		316	
TOTAL LIFE AND A&H		799		317	48

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
UNITED AMERICAN INS CO	DE				
ORDINARY		538		192	7,310
TOTAL		538		192	7,310
GUARANTEED RENEWABLE A&H		2,922		1,211	
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		2,923		1,211	
TOTAL A&H		2,923		1,211	
TOTAL LIFE AND A&H		3,461		1,403	7,310
UNITED COMPANIES LIFE INS CO	LA				
ORDINARY		137		100	7,457
GROUP					2,200
TOTAL		137		100	9,657
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		138		100	9,657
UNITED EQUITABLE LIFE INS CO	IL				
ORDINARY		15			118
TOTAL		15			118
NON-CANCELLABLE A&H		5		1	
TOTAL OTHER INDIVIDUAL A&H		5		1	
TOTAL A&H		5		1	
TOTAL LIFE AND A&H		20		1	118
UNITED FAMILY LIFE INS CO	GA				
ORDINARY		4			236
TOTAL		4			236
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		5			236
UNITED FIDELITY LIFE INS CO	TX				
ORDINARY		140		55	1,743
GROUP		44			
TOTAL		184		55	1,743
GROUP POLICIES		51			
TOTAL A&H		51			
TOTAL LIFE AND A&H		235		55	1,743

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
UNITED FOUNDERS LIFE INS CO	OK				
ORDINARY		298	61	456	10,862
GROUP				5	
TOTAL		298	61	461	10,862
GUARANTEED RENEWABLE A&H		23		24	
TOTAL OTHER INDIVIDUAL A&H		23		24	
TOTAL A&H		23		24	
TOTAL LIFE AND A&H		321	61	485	10,862
UNITED INS CO OF AMERICA	IL				
ORDINARY		413	6	131	17,460
GROUP		2			847
INDUSTRIAL		276		132	6,487
TOTAL		691	6	263	24,794
GROUP POLICIES		6		45	
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		109		57	
NON-RENEWABLE A&H				8	
ALL OTHER INDIVIDUAL A&H		191		283	
TOTAL OTHER INDIVIDUAL A&H		301		348	
TOTAL A&H		307		393	
TOTAL LIFE AND A&H		998	6	656	24,794
UNITED INVESTORS LIFE INS CO	MO				
ORDINARY		190		131	31,174
TOTAL		190		131	31,174
TOTAL LIFE AND A&H		190		131	31,174
UNITED LIBERTY LIFE INS CO	OH				
ORDINARY		12	2	5	779
TOTAL		12	2	5	779
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		1			
TOTAL LIFE AND A&H		13	2	5	779
UNITED LIFE & ACCIDENT INS CO	NH				
ORDINARY		281	8	312	10,789
GROUP		2			230
TOTAL		283	8	312	11,018
NON-CANCELLABLE A&H		33			
TOTAL OTHER INDIVIDUAL A&H		33			
TOTAL A&H		33			
TOTAL LIFE AND A&H		316	8	312	11,018

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
UNITED OF OMAHA LIFE INS CO	NE				
ORDINARY		1,524	1	911	89,153
GROUP		273		150	43,105
TOTAL		1,797	1	1,061	132,258
GROUP POLICIES		5,276		4,145	
COLLECTIVELY RENEWABLE A&H				1	
GUARANTEED RENEWABLE A&H		1		1	
NON-RENEWABLE A&H		27		25	
ALL OTHER INDIVIDUAL A&H		2		1	
TOTAL OTHER INDIVIDUAL A&H		30		27	
TOTAL A&H		5,306		4,173	
TOTAL LIFE AND A&H		7,103	1	5,234	132,258
UNITED PACIFIC LIFE INS CO	WA				
ORDINARY		847		3	375
GROUP					4,581
TOTAL		847		3	4,956
TOTAL LIFE AND A&H		847		3	4,956
UNITED REPUBLIC LIFE INS CO	PA				
ORDINARY		8	2	12	364
TOTAL		8	2	12	364
TOTAL LIFE AND A&H		8	2	12	364
UNITED SERVICES GENERAL LIFE INS CO	OK				
ORDINARY		12			656
TOTAL		12			656
TOTAL LIFE AND A&H		12			656
UNITED SERVICES LIFE INS CO	VA				
ORDINARY		49	16	41	3,593
GROUP					4,597
TOTAL		49	16	41	8,190
TOTAL LIFE AND A&H		49	16	41	8,190
UNITED STATES LIFE INS CO IN NYC	NY				
ORDINARY		79	2	131	3,130
CREDIT LIFE					7
GROUP		2			7,854
TOTAL		81	2	131	10,991
GROUP POLICIES		14		63	
ALL OTHER INDIVIDUAL A&H		1			

COMPANY LINE OF BUSI	OM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
UNITED STATES LIFE INS CO IN NYC	NY (CONTINUED)				
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		15		63	
TOTAL LIFE AND A&H		96	2	194	10,991
UNITED WORLD INS CO	IL				
ORDINARY		52		13	8,894
GROUP					2,490
TOTAL		52		13	11,384
GUARANTEED RENEWABLE A&H		2			
TOTAL OTHER INDIVIDUAL A&H		2			
TOTAL A&H		2			
TOTAL LIFE AND A&H		54		13	11,384
UNITY MUTUAL LIFE INS CO	NY				
ORDINARY		1			26
INDUSTRIAL					10
TOTAL		1			36
TOTAL LIFE AND A&H		1			36
UNIVERSAL UNDERWRITERS LIFE INS CO	MO				
ORDINARY		24			4,133
CREDIT LIFE		56		1	2,087
GROUP					50
TOTAL		80		1	6,270
CREDIT A&H		65		10	
TOTAL A&H		65		10	
TOTAL LIFE AND A&H		145		11	6,270
UNIVERSITY LIFE INS CO OF AMERICA	IN				
ORDINARY		36	1	15	5
TOTAL		36	1	15	5
NON-CANCELLABLE A&H				4	
TOTAL OTHER INDIVIDUAL A&H				4	
TOTAL A&H				4	
TOTAL LIFE AND A&H		36	1	19	5
USAA LIFE INS CO	TX				
ORDINARY		303	40	25	24,209
TOTAL		303	40	25	24,209
TOTAL LIFE AND A&H		303	40	25	24,209

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
USLIFE CREDIT LIFE INS CO	IL				
CREDIT LIFE		145		104	9,100
GROUP					4,987
TOTAL		145		104	14,087
CREDIT A&H		131		186	
TOTAL A&H		131		186	
TOTAL LIFE AND A&H		276		290	14,087
VALLEY FORGE LIFE INS CO	PA				
ORDINARY		276		16	4,323
CREDIT LIFE				14	164
GROUP		31		6	10,190
TOTAL		307		36	14,677
GROUP POLICIES		21			
NON-CANCELLABLE A&H		9		3	
TOTAL OTHER INDIVIDUAL A&H		9		3	
TOTAL A&H		30		3	
TOTAL LIFE AND A&H		337		39	14,677
VARIABLE ANNUITY LIFE INS CO	TX				
ORDINARY		314		22	95
GROUP				191	
TOTAL		314		213	95
TOTAL LIFE AND A&H		314		213	95
VETERANS LIFE INS CO	IL				
ORDINARY		2			361
GROUP		210		30	29,363
TOTAL		212		30	29,724
GROUP POLICIES		154		82	
GUARANTEED RENEWABLE A&H		76		1	
TOTAL OTHER INDIVIDUAL A&H		76		1	
TOTAL A&H		230		83	
TOTAL LIFE AND A&H		442		113	29,724
VOLUNTEER STATE LIFE INS CO	TN				
ORDINARY		54		19	3,533
CREDIT LIFE		301		92	18,542
TOTAL		355		111	22,075
CREDIT A&H		356		90	
TOTAL A&H		356		90	
TOTAL LIFE AND A&H		711		201	22,075

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
VOYAGER LIFE INS CO	FL				
ORDINARY		2		5	212
CREDIT LIFE		8			460
TOTAL		10		5	672
CREDIT A&H		4			
TOTAL A&H		4			
TOTAL LIFE AND A&H		14		5	672
VULCAN LIFE INS CO	AL				
ORDINARY		47		10	3,012
GROUP		126		44	27,571
TOTAL		173		54	30,583
GROUP POLICIES		52		19	
COLLECTIVELY RENEWABLE A&H		1		1	
GUARANTEED RENEWABLE A&H		1			
TOTAL OTHER INDIVIDUAL A&H		1			
TOTAL A&H		54		20	
TOTAL LIFE AND A&H		227		74	30,583
WABASH LIFE INS CO	IN				
ORDINARY		35	1	1	4,941
TOTAL		35	1	1	4,941
GUARANTEED RENEWABLE A&H		48		32	
TOTAL OTHER INDIVIDUAL A&H		48		32	
TOTAL A&H		48		32	
TOTAL LIFE AND A&H		83	1	33	4,941
WASHINGTON NATIONAL INS CO	IL				
ORDINARY		832		56	3,893
GROUP		100		244	6,466
INDUSTRIAL		5		6	145
TOTAL		937		306	10,494
GROUP POLICIES		403		200	
COLLECTIVELY RENEWABLE A&H		361		212	
NON-CANCELLABLE A&H		5			
GUARANTEED RENEWABLE A&H		7		6	
OTHER ACCIDENT ONLY A&H		11		18	
ALL OTHER INDIVIDUAL A&H		95		58	
TOTAL OTHER INDIVIDUAL A&H		118		82	
TOTAL A&H		882		494	
TOTAL LIFE AND A&H		1,819		800	10,494

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
WESTERN & SOUTHERN LIFE INS CO	OH				
ORDINARY		3,942	906	4,813	207,149
GROUP				126	7,176
INDUSTRIAL		1,076	562	1,457	31,369
TOTAL		5,018	1,468	6,396	245,694
GROUP POLICIES		7		228	
NON-CANCELLABLE A&H		66		20	
GUARANTEED RENEWABLE A&H		94		12	
ALL OTHER INDIVIDUAL A&H		5		11	
TOTAL OTHER INDIVIDUAL A&H		165		43	
TOTAL A&H		172		271	
TOTAL LIFE AND A&H		5,190	1,468	6,667	245,694
WESTERN LIFE INS CO	MN				
ORDINARY		75	11	120	6,244
GROUP		63		84	30,824
TOTAL		138	11	204	37,068
GROUP POLICIES		174		165	
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		7		1	
NON-RENEWABLE A&H		2			
TOTAL OTHER INDIVIDUAL A&H		10		1	
TOTAL A&H		184		166	
TOTAL LIFE AND A&H		322	11	370	37,068
WESTERN NATIONAL LIFE INS CO	TX				
ORDINARY		117		2	30
TOTAL		117		2	30
TOTAL LIFE AND A&H		117		2	30
WESTERN RESERVE LIFE ASR CO OF OHIO	OH				
ORDINARY		117		98	3,929
GROUP					1,900
TOTAL		117		98	5,829
TOTAL LIFE AND A&H		117		98	5,829
WESTERN SOUTHERN LIFE ASR CO	OH				
ORDINARY		2,832		211	141,198
TOTAL		2,832		211	141,198
TOTAL LIFE AND A&H		2,832		211	141,198

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
WESTERN SURETY LIFE INS CO	SD				
ORDINARY		6			1,580
TOTAL		6			1,580
TOTAL LIFE AND A&H		6			1,580
WESTFIELD LIFE INS CO	OH				
ORDINARY		1,026	1	123	74,615
TOTAL		1,026	1	123	74,615
TOTAL LIFE AND A&H		1,026	1	123	74,615
WILLIAM PENN ASN	PA				
GUARANTEED RENEWABLE A&H		31		35	
TOTAL OTHER INDIVIDUAL A&H		31		35	
TOTAL A&H		31		35	
TOTAL LIFE AND A&H		31		35	
WILLIAM PENN LIFE ASSUR CO OF AMER	IN				
ORDINARY		18			2,574
GROUP					428
TOTAL		18			3,002
TOTAL LIFE AND A&H		18			3,002
WOODMEN ACCIDENT & LIFE CO	NE				
ORDINARY		149	13	19	8,751
GROUP		3			720
TOTAL		152	13	19	9,471
GROUP POLICIES		85		-6	
NON-CANCELLABLE A&H		1			
GUARANTEED RENEWABLE A&H		3		12	
ALL OTHER INDIVIDUAL A&H		1			
TOTAL OTHER INDIVIDUAL A&H		5		12	
TOTAL A&H		90		6	
TOTAL LIFE AND A&H		242	13	25	9,471
WOODMEN OF THE WORLD LIFE INS SOC	NE				
GUARANTEED RENEWABLE A&H		9		6	
NON-RENEWABLE A&H		2		2	
TOTAL OTHER INDIVIDUAL A&H		11		8	
TOTAL A&H		11		8	
TOTAL LIFE AND A&H		11		8	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
LIFE AND HEALTH COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREM AND ANNUITY CONSIDERATION	DIRECT DIVIDENDS TO POLICYHOLDERS	TOTAL CLAIMS AND BENEFITS PAID	INSURANCE IN FORCE
WORLD INS CO	NE				
ORDINARY		11	2	26	496
CREDIT LIFE		12		3	1,853
GROUP		1		2	2,536
TOTAL		24	2	31	4,885
CREDIT A&H		6		3	
GUARANTEED RENEWABLE A&H		10		5	
NON-RENEWABLE A&H		6			
ALL OTHER INDIVIDUAL A&H		1		1	
TOTAL OTHER INDIVIDUAL A&H		17		6	
TOTAL A&H		23		9	
TOTAL LIFE AND A&H		47	2	40	4,885
WORLD SERVICE LIFE INS CO OF CO	CO				
GROUP		83			570
TOTAL		83			570
GROUP POLICIES		20		6	
TOTAL A&H		20		6	
TOTAL LIFE AND A&H		103		6	570
ZURICH AMERICAN LIFE INS CO	IL				
ORDINARY		27			4,722
TOTAL		27			4,722
TOTAL LIFE AND A&H		27			4,722

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

SUMMARY

LINE OF BUSINESS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
FIRE	19,478	22,575	11,456	13,011
ALLIED LINES	5,703	5,872	1,380	1,773
FARMOWNERS MULTIPLE PERIL	1,229	1,195	799	1,028
HOMEOWNERS MULTIPLE PERIL	74,812	72,267	49,894	53,203
COMMERCIAL MULTIPLE PERIL	41,834	40,970	19,021	23,004
OCEAN MARINE	839	879	327	532
INLAND MARINE	15,029	16,094	8,071	8,173
OTHER (WRITE-IN)	1,923	1,282	201	894
MEDICAL MALPRACTICE	14,966	14,437	11,497	19,984
EARTHQUAKE	67	67		
GROUP ACCIDENT & HEALTH	5,594	5,538	4,412	5,348
CREDIT ACCIDENT AND HEALTH	820	844	867	850
COLLECTIVELY RENEWABLE A&H	476	478	335	246
NON-CANCELLABLE A&H	60	58	65	70
GUARANTEED RENEWABLE A&H	2,763	2,312	1,725	1,824
NON-RENEW FOR STATED REASON ONLY	499	467	249	322
OTHER ACCIDENT ONLY	254	255	189	166
ALL OTHER A&H	2,895	2,616	1,503	1,958
WORKERS COMPENSATION	851	699	1,086	1,816
OTHER LIABILITY	30,616	31,054	18,737	18,828
PRIVATE PASSENGER AUTO NO-FAULT			397	520
OTHER PRIVATE PASSENGER AUTO LIAB.	142,365	140,446	87,584	104,110
COMMERCIAL AUTO NO-FAULT	-2	2	14	-9
OTHER COMMERCIAL AUTO LIABILITY	27,433	26,730	17,754	19,791
PRIVATE PASSENGER AUTO PHY. DAMAGE	133,044	130,672	78,558	77,861
COMMERCIAL AUTO PHYSICAL DAMAGE	18,523	18,473	10,931	10,765
AIRCRAFT (ALL PERILS)	2,256	2,206	653	692
FIDELITY	2,838	2,730	1,526	1,197
SURETY	9,255	8,690	2,422	2,585
GLASS	223	232	82	84
BURGLARY & THEFT	627	637	158	139
BOILER & MACHINERY	2,102	2,283	1,208	640
CREDIT	3,154	3,114	2,263	4,007
TOTALS	562,526	556,174	335,364	375,412

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
AETNA CASUALTY & SURETY CO	CT				
FIRE		1,231	1,241	993	1,365
ALLIED LINES		372	430	89	136
FARMOWNERS MULTIPLE PERIL		31	40	40	39
HOMEOWNERS MULTIPLE PERIL		2,959	3,040	1,865	1,846
COMMERCIAL MULTIPLE PERIL		2,596	2,477	1,340	1,188
OCEAN MARINE		5	6		-1
INLAND MARINE		433	424	130	140
MEDICAL MALPRACTICE		536	679	1,140	102
EARTHQUAKE		19	19		
WORKERS COMPENSAITON		38	48	-14	-15
OTHER LIABILITY		3,151	3,114	1,179	1,277
PRIVATE PASSENGER AUTO NO-FAULT				67	53
OTHER PRIVATE PASSENGER AUTO LIAB.		7,084	7,150	4,510	5,897
OTHER COMMERCIAL AUTO LIABILITY		1,855	1,810	1,623	1,782
PRIVATE PASSENGER AUTO PHY. DAMAGE		5,958	6,000	3,573	3,474
COMMERCIAL AUTO PHYSICAL DAMAGE		1,171	1,112	549	501
AIRCRAFT (ALL PERILS)		104	109	19	20
FIDELITY		497	542	175	555
SURETY		610	629	23	26
GLASS		8	10	3	2
BURGLARY & THEFT		76	85	17	14
BOILER & MACHINERY		35	46		1
CREDIT		3	3		
TOTALS		28,722	29,043	17,289	18,402
AETNA FIRE UNDERWRITERS INS CO	CT				
FIRE		22	22		1
ALLIED LINES		8	8		5
COMMERCIAL MULITPLE PERIL		34	96	13	-31
WORKERS COMPENSAITON		-1	-2		4
OTHER COMMERCIAL AUTO LIABILITY		9	7	1	11
COMMERCIAL AUTO PHYSICAL DAMAGE		6	4	7	8
TOTALS		78	135	21	-2
AETNA INS CO	CT				
FIRE		10	20	15	-4
ALLIED LINES		2	6	8	-8
FARMOWNERS MULITPLE PERIL		1	1		
HOMEOWNERS MULITPLE PERIL			10	22	-8
COMMERCIAL MULITPLE PERIL		33	35	66	-74
OCEAN MARINE		25	11	1	
INLAND MARINE		291	352	258	268
MEDICAL MALPRACTICE					-7
WORKERS COMPENSATION		-1	-1	21	17

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
AETNA INS CO	CT (CONTINUED)				
OTHER LIABILITY		53	107	65	-146
OTHER PRIVATE PASSENGER AUTO LIAB.			3	2	2
OTHER COMMERCIAL AUTO LIABILITY		-2	81	54	18
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	3		
COMMERCIAL AUTO PHYSICAL DAMAGE		20	61	20	-10
AIRCRAFT (ALL PERILS)		2	2	5	4
SURETY		90	135		-2
CREDIT		1	1		
TOTALS		526	877	537	54
AFFILIATED FM INS CO	RI				
FIRE		31	32	17	19
ALLIED LINES		35	35	37	37
COMMERCIAL MULTIPLE PERIL		28	27	2	2
INLAND MARINE		38	36	138	93
WORKERS COMPENSATION					-192
FIDELITY		3	3		
BURGLARY & THEFT		1	1		
BOILER & MACHINERY		1	2		
TOTALS		137	136	194	-41
AIU INS CO	NY				
FIRE		-2			-2
ALLIED LINES		-1		1	-2
COMMERCIAL MULTIPLE PERIL		25	27	3	
INLAND MARINE					-2
OTHER LIABILITY			1		-2
OTHER PRIVATE PASSENGER AUTO LIAB.		1		10	
OTHER COMMERCIAL AUTO LIABILITY		4	4		1
PRIVATE PASSENGER AUTO PHY. DAMAGE		1			-6
COMMERCIAL AUTO PHYSICAL DAMAGE		4	4	1	2
TOTALS		32	36	15	-11
ALLENDALE MUTUAL INS CO	RI				
FIRE		-906	686	1,076	1,344
INLAND MARINE		12	1		
BOILER & MACHINERY		-23	85	2	2
TOTALS		-917	772	1,078	1,346
ALLIANCE ASSURANCE CO LTD US BR	NY				
OTHER PRIVATE PASSENGER AUTO LIAB.		2	1		3
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
TOTALS		3	2		3

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ALLIANZ INS CO	CA				
COMMERCIAL MULTIPLE PERIL					-1
INLAND MARINE		1	-2		
OTHER LIABILITY					-1
OTHER COMMERCIAL AUTO LIABILITY		1	1		-1
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1		-1
BOILER & MACHINERY		1	1		
TOTALS		4	1		-4
ALLIED FIDELITY INS CO	IN				
SURETY		27	13		
TOTALS		27	13		
ALLSTATE INDEMNITY CO	IL				
HOMEOWNERS MULTIPLE PERIL		121	115	58	61
COMMERCIAL MULTIPLE PERIL		4	4	5	2
OTHER PRIVATE PASSENGER AUTO LIAB.		367	354	168	368
OTHER COMMERCIAL AUTO LIABILITY		6	2		
PRIVATE PASSENGER AUTO PHY. DAMAGE		152	134	118	113
COMMERCIAL AUTO PHYSICAL DAMAGE		4	1		
TOTALS		654	610	347	564
ALLSTATE INS CO	IL				
FIRE		247	228	393	330
ALLIED LINES		120	108	44	41
HOMEOWNERS MULTIPLE PERIL		4,809	4,698	2,453	2,285
COMMERCIAL MULTIPLE PERIL		158	152	17	102
OCEAN MARINE				43	20
INLAND MARINE		126	121	63	58
EARTHQUAKE		2	2		
GROUP ACCIDENT & HEALTH		1,106	1,107	696	971
OTHER LIABILITY		52	53	43	30
OTHER PRIVATE PASSENGER AUTO LIAB.		11,991	11,890	6,983	8,330
OTHER COMMERCIAL AUTO LIABILITY		150	143	75	195
PRIVATE PASSENGER AUTO PHY. DAMAGE		11,815	11,707	6,515	6,406
COMMERCIAL AUTO PHYSICAL DAMAGE		87	66	51	52
SURETY			1		
TOTALS		30,703	30,305	17,376	18,820
AMBAC INDEMNITY CORP	WI				
OTHER LIABILITY		137	222	21	-1
FIDELITY		36	72	44	43
SURETY		218	237		

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
AMBAC INDEMNITY CORP	WI (CONTINUED)				
BURGLARY & THEFT		3	9		
CREDIT		181	193	1	40
TOTALS		575	733	66	82
AMERICAN & FOREIGN INS CO	DE				
COMMERCIAL MULTIPLE PERIL		14	18	7	37
OTHER (WRITE-IN)				5	5
OTHER PRIVATE PASSENGER AUTO LIAB.		5	5		
OTHER COMMERCIAL AUTO LIABILITY		2	1	1	1
PRIVATE PASSENGER AUTO PHY. DAMAGE		5	6	6	6
COMMERCIAL AUTO PHYSICAL DAMAGE		2	1		
TOTALS		28	31	19	49
AMERICAN AUTOMOBILE INS CO	MO				
COMMERCIAL MULTIPLE PERIL		477	450	336	313
INLAND MARINE		1	1		
OTHER LIABILITY		33	33		5
OTHER COMMERCIAL AUTO LIABILITY		1			-1
COMMERCIAL AUTO PHYSICAL DAMAGE		1			
TOTALS		513	484	336	317
AMERICAN AUTOMOBILE INS CO OF IL	IL				
COMMERCIAL MULTIPLE PERIL		1	1		
OTHER COMMERCIAL AUTO LIABILITY		7	7		1
COMMERCIAL AUTO PHYSICAL DAMAGE		5	5	1	1
TOTALS		13	13	1	2
AMERICAN BANKERS INS CO OF FL	FL				
HOMEOWNERS MULTIPLE PERIL		3	4	1	
INLAND MARINE		224	283	121	117
GROUP ACCIDENT & HEALTH		9	9		
ALL OTHER A&H		4	4		
OTHER LIABILITY		78	245	93	340
PRIVATE PASSENGER AUTO PHY. DAMAGE		156	568	387	431
TOTALS		474	1,113	602	888
AMERICAN CASUALTY CO OF READING	PA				
FIRE		4	5		-2
COMMERCIAL MULTIPLE PERIL		294	326	73	214
GROUP ACCIDENT & HEALTH		2	2		
COLLECTIVELY RENEWABLE A&H		31	30	23	23
GUARANTEED RENEWABLE A&H		2	3		
OTHER ACCIDENT ONLY		4	4	11	9
ALL OTHER A&H		1	1		

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
AMERICAN CASUALTY CO OF READING	PA (CONTINUED)				
WORKERS COMPENSATION				3	-4
OTHER LIABILITY		-73	-62		-60
OTHER PRIVATE PASSENGER AUTO LIAB.		3	5		-1
OTHER COMMERCIAL AUTO LIABILITY		45	38	4	15
PRIVATE PASSENGER AUTO PHY. DAMAGE		3	3		1
COMMERCIAL AUTO PHYSICAL DAMAGE		18	17	7	7
FIDELITY		21	25	24	16
SURETY		141	147		-20
BOILER & MACHINERY		17	13		2
TOTALS		513	557	145	196
AMERICAN CENTENNIAL INS CO	DE				
FIRE			1		-5
ALLIED LINES					-1
INLAND MARINE		188	96	27	36
GROUP ACCIDENT & HEALTH		1	1		
ALL OTHER A&H		1	1		
OTHER LIABILITY		1	1		
CREDIT		1	1		
TOTALS		192	101	27	30
AMERICAN CONTINENTAL INS CO	MO				
HOMEOWNERS MULTIPLE PERIL		53	80	217	225
INLAND MARINE		9	8	2	18
GROUP ACCIDENT & HEALTH		2	2	2	2
OTHER LIABILITY		1	2		2
AIRCRAFT (ALL PERILS)		16	22		14
TOTALS		81	114	221	261
AMERICAN CREDIT INDEMNITY CO OF NY	NY				
SURETY		87	67		
CREDIT		15	14		
TOTALS		102	101		
AMERICAN DRUGGISTS INS CO	OH				
FIRE		5	5	70	70
ALLIED LINES		1	1	-4	33
HOMEOWNERS MULTIPLE PERIL		8	9	2	1
COMMERCIAL MULTIPLE PERIL		38	53	13	6
INLAND MARINE		4	24	11	15
MEDICAL MALPRACTICE		9	9		-1
OTHER LIABILITY		3	3	1	7
OTHER COMMERCIAL AUTO LIABILITY		7	7	108	100
COMMERCIAL AUTO PHYSICAL DAMAGE		10	10	8	8
FIDELITY		1	1	4	1

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
AMERICAN DRUGGISTS INS CO	OH (CONTINUED)				
SURETY		131	106		67
GLASS		1	1		
BURGLARY & THEFT		2	2		
TOTALS		220	231	213	307
AMERICAN ECONOMY INS CO	IN				
FIRE		5	4		
HOMEOWNERS MULTIPLE PERIL		96	106	16	36
COMMERCIAL MULTIPLE PERIL		68	52	7	9
INLAND MARINE		2	2		
OTHER PRIVATE PASSENGER AUTO LIAB.		197	182	115	-67
OTHER COMMERCIAL AUTO LIABILITY		8	7	1	1
PRIVATE PASSENGER AUTO PHY. DAMAGE		208	189	83	84
COMMERCIAL AUTO PHYSICAL DAMAGE		8	8	2	2
TOTALS		592	550	224	65
AMERICAN EMPLOYERS INS CO	MA				
HOMEOWNERS MULTIPLE PERIL		8	6	2	-1
COMMERCIAL MULTIPLE PERIL		1,025	1,040	592	868
INLAND MARINE		18	6		
WORKERS COMPENSATION		11	5		
OTHER LIABILITY		31	29	1	29
OTHER PRIVATE PASSENGER AUTO LIAB.		726	687	333	605
OTHER COMMERCIAL AUTO LIABILITY		9	8	3	9
PRIVATE PASSENGER AUTO PHY. DAMAGE		688	636	599	566
COMMERCIAL AUTO PHYSICAL DAMAGE		6	5	3	3
FIDELITY		-5	-2		-3
SURETY		10	10	13	11
BOILER & MACHINERY		5	5		
TOTALS		2,532	2,435	1,546	2,127
AMERICAN FIDELITY FIRE INS CO	NY				
COMMERCIAL AUTO PHYSICAL DAMAGE		3	8	5	
SURETY				-74	-83
TOTALS		3	8	-69	-83
AMERICAN GUARANTEE & LIABILITY IN CO	NY				
FIRE		1	1		
ALLIED LINES		1	1		
HOMEOWNERS MULTIPLE PERIL		30	36	3	2
COMMERCIAL MULTIPLE PERIL		10	19	35	-28
INLAND MARINE		5	5		1
WORKERS COMPENSATION		-62	-62	8	10
OTHER LIABILITY		37	45	4	62
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1		

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
AMERICAN GUARANTEE & LIABILITY IN CO NY (CONTINUED)					
OTHER COMMERCIAL AUTO LIABILITY		68	71	10	13
PRIVATE PASSENGER AUTO PHY. DAMAGE		2	2		
COMMERCIAL AUTO PHYSICAL DAMAGE		42	48	32	33
GLASS		-2			
BURGLARY & THEFT		-1			
TOTALS		132	167	92	97
AMERICAN HARDWARE MUTUAL INS CO	MN				
FIRE		27	32	8	8
ALLIED LINES		3	4	2	2
HOMEOWNERS MULTIPLE PERIL		50	53	5	5
COMMERCIAL MULTIPLE PERIL		583	644	963	144
INLAND MARINE		51	55	20	20
GROUP ACCIDENT & HEALTH		386	386	330	336
ALL OTHER A&H		3	3	1	1
OTHER LIABILITY		29	32	3	-20
OTHER PRIVATE PASSENGER AUTO LIAB.		16	15	1	
OTHER COMMERCIAL AUTO LIABILITY		112	119	255	153
PRIVATE PASSENGER AUTO PHY. DAMAGE		15	16	4	3
COMMERCIAL AUTO PHYSICAL DAMAGE		76	77	55	51
SURETY		1	1		
BURGLARY & THEFT		10	12	1	
TOTALS		1,362	1,449	1,648	703
AMERICAN HOME ASR CO	NY				
COMMERCIAL MULTIPLE PERIL		91	72	10	420
INLAND MARINE		3	2	7	6
GROUP ACCIDENT & HEALTH		9	13	31	9
GUARANTEED RENEWABLE A&H		3	3		
OTHER ACCIDENT ONLY		4	5		1
WORKERS COMPENSATION		1	1		
OTHER LIABILITY		415	424	116	268
OTHER COMMERCIAL AUTO LIABILITY					-1
PRIVATE PASSENGER AUTO PHY. DAMAGE					-2
SURETY		40	15		2
TOTALS		566	535	164	703
AMERICAN INS CO	NJ				
FIRE		45	41	36	25
ALLIED LINES		9	7		-7
HOMEOWNERS MULTIPLE PERIL		50	54	27	25
COMMERCIAL MULTIPLE PERIL		332	490	407	71
INLAND MARINE		429	403	57	39
WORKERS COMPENSATION		4	3		1
OTHER LIABILITY		563	524	14	504
OTHER PRIVATE PASSENGER AUTO LIAB.		17	17	-2	-5

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
AMERICAN INS CO	NJ (CONTINUED)				
OTHER COMMERCIAL AUTO LIABILITY		317	339	126	366
PRIVATE PASSENGER AUTO PHY. DAMAGE		16	15	2	2
COMMERCIAL AUTO PHYSICAL DAMAGE		96	95	103	99
FIDELITY		5	5		
SURETY		402	284	8	33
GLASS			1		
BURGLARY & THEFT		1	1		
TOTALS		2,286	2,279	778	1,153
AMERICAN MANUFACTURERS MUTUAL INS CO	IL				
INLAND MARINE		1			
OTHER LIABILITY		21	22	1	-9
OTHER PRIVATE PASSENGER AUTO LIAB.		1			
OTHER COMMERCIAL AUTO LIABILITY		2	6	2	10
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
COMMERCIAL AUTO PHYSICAL DAMAGE			2		
SURETY		27	27		
BOILER & MACHINERY		13	32	4	5
TOTALS		66	90	7	6
AMERICAN MODERN HOME INS CO	OH				
OTHER LIABILITY		112	91	19	24
PRIVATE PASSENGER AUTO PHY. DAMAGE		1,920	1,613	1,035	1,276
TOTALS		2,032	1,704	1,054	1,300
AMERICAN MOTORISTS INS CO	IL				
COMMERCIAL MULTIPLE PERIL		12	15	4	-7
INLAND MARINE		1	1	1	1
GROUP ACCIDENT & HEALTH		24	20	3	6
GUARANTEED RENEWABLE A&H		2	1		1
OTHER ACCIDENT ONLY		1	1		
WORKERS COMPENSATION		13	13	75	244
OTHER LIABILITY		61	60	2	2
OTHER PRIVATE PASSENGER AUTO LIAB.		5	6	5	7
OTHER COMMERCIAL AUTO LIABILITY		50	47	6	-6
PRIVATE PASSENGER AUTO PHY. DAMAGE		5	5		
COMMERCIAL AUTO PHYSICAL DAMAGE		17	16		
BURGLARY & THEFT		1			
BOILER & MACHINERY		4	6		
TOTALS		196	195	97	248
AMERICAN MUNICIPAL BOND ASR CORP	NY				
SURETY		351	28		
TOTALS		351	28		

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
AMERICAN MUTUAL LIABILITY INS CO	MA				
CREDIT ACCIDENT AND HEALTH					-1
WORKERS COMPENSAITON		-3	-3	1	1
OTHER LIABILITY		7	7	-1	7
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1		
OTHER COMMERCIAL AUTO LIABILITY		8	8	2	7
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
COMMERCIAL AUTO PHYSICAL DAMAGE		6	6		1
TOTALS		20	20	2	15
AMERICAN NATIONAL FIRE INS CO	NY				
FIRE		5	2		
ALLIED LINES		1		1	1
FARMOWNERS MULITPLE PERIL		15	16	1	1
COMMERCIAL MULITPLE PERIL		57	71	26	32
INLAND MARINE		11	23	6	4
OTHER LIABILITY		29	35	1	-3
OTHER PRIVATE PASSENGER AUTO LIAB.		12	17	1	-8
OTHER COMMERCIAL AUTO LIABILITY		51	54	4	12
PRIVATE PASSENGER AUTO PHY. DAMAGE		15	18	2	
COMMERCIAL AUTO PHYSICAL DAMAGE		24	26	14	10
BURGLARY & THEFT		1		2	1
TOTALS		221	262	58	50
AMERICAN NATIONAL PROPERTY & CAS CO	MO				
FIRE		1			
HOMEOWNERS MULITPLE PERIL		32	26	22	23
INLAND MARINE		1	1		
OTHER PRIVATE PASSENGER AUTO LIAB.		135	108	42	60
PRIVATE PASSENGER AUTO PHY. DAMAGE		125	101	106	108
TOTALS		294	236	170	191
AMERICAN PROTECTION INS CO	IL				
COMMERCIAL MULITPLE PERIL		75	131	175	
OTHER LIABILITY		1	5		38
OTHER COMMERCIAL AUTO LIABILITY			6	4	
COMMERCIAL AUTO PHYSICAL DAMAGE			2	5	6
BOILER & MACHINERY		9	21		
TOTALS		85	165	184	44
AMERICAN ROAD INS CO	MI				
PRIVATE PASSENGER AUTO PHY. DAMAGE				-1	-1
COMMERCIAL AUTO PHYSICAL DAMAGE		121	133	43	40
TOTALS		121	133	42	39

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
AMERICAN SECURITY INS CO	GA				
INLAND MARINE		138	57	12	12
OTHER (WRITE-IN)		24	1		
ALL OTHER A&H		3			
PRIVATE PASSENGER AUTO PHY. DAMAGE		81	34		-1
TOTALS		206	92	12	11
AMERICAN STATES INS CO	IN				
FIRE		68	68	16	16
ALLIED LINES		14	15	1	1
HOMEOWNERS MULTIPLE PERIL		76	88	33	-11
COMMERCIAL MULTIPLE PERIL		87	81	21	49
INLAND MARINE		12	13	4	4
GUARANTEED RENEWABLE A&H		98	94	39	58
ALL OTHER A&H		16	15	23	30
OTHER LIABILITY		85	83	321	88
OTHER PRIVATE PASSENGER AUTO LIAB.		105	97	112	30
OTHER COMMERCIAL AUTO LIABILITY		87	87	26	12
PRIVATE PASSENGER AUTO PHY. DAMAGE		88	83	64	64
COMMERCIAL AUTO PHYSICAL DAMAGE		45	47	61	30
FIDELITY			1		
SURETY		134	117	-8	-8
GLASS			1		
BURGLARY & THEFT			1		
BOILER & MACHINERY		2	2		
TOTALS		917	893	713	363
AMERICAN UNIVERSAL INS CO	RI				
HOMEOWNERS MULTIPLE PERIL			1		
INLAND MARINE		1	15		
OTHER LIABILITY		24	18		10
OTHER PRIVATE PASSENGER AUTO LIAB.		-1			
OTHER COMMERCIAL AUTO LIABILITY		4	4		1
COMMERCIAL AUTO PHYSICAL DAMAGE		2	2		
TOTALS		30	40		11
AMICA MUTUAL INS CO	RI				
FIRE		1	1		
HOMEOWNERS MULTIPLE PERIL		28	26	3	20
INLAND MARINE		1	1		
OTHER PRIVATE PASSENGER AUTO LIAB.		63	65	17	31
OTHER COMMERCIAL AUTO LIABILITY		1	1		
PRIVATE PASSENGER AUTO PHY. DAMAGE		66	59	10	11
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1		
TOTALS		161	164	30	62

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ARGONAUT INS CO	CA				
COMMERCIAL MULTIPLE PERIL		4	4		
OTHER (WRITE-IN)					23
WORKERS COMPENSATION		3	3	10	33
OTHER LIABILITY		73	59	1	-57
OTHER COMMERCIAL AUTO LIABILITY		13	15	1	-1
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1		
TOTALS		94	82	12	-2
ARGONAUT MIDWEST INS CO	IL				
WORKERS COMPENSATION		1	1	1	1
TOTALS		1	1	1	1
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	MA				
FIRE		91	474	49	-111
INLAND MARINE		275	339	22	89
BOILER & MACHINERY		56	113	97	282
TOTALS		422	926	169	260
ASSOCIATED INDEMNITY CORP	CA				
INLAND MARINE				2	2
GROUP ACCIDENT & HEALTH		4	4		
WORKERS COMPENSATION		13	5	2	4
OTHER LIABILITY		2	2	15	26
OTHER PRIVATE PASSENGER AUTO LIAB.		8	8		
OTHER COMMERCIAL AUTO LIABILITY		5	5	1	
PRIVATE PASSENGER AUTO PHY. DAMAGE		7	7		
TOTALS		39	31	20	32
ASSURANCE COMPANY OF AMERICA	NY				
COMMERCIAL MULTIPLE PERIL		4	1		1
INLAND MARINE		1			
OTHER LIABILITY		2	2		-2
OTHER PRIVATE PASSENGER AUTO LIAB.		214	200	81	220
PRIVATE PASSENGER AUTO PHY. DAMAGE		219	209	122	127
TOTALS		440	412	203	346
ATLANTA INTERNATIONAL INS CO	NY				
FIRE		7	4		
ALLIED LINES		3	2		
COMMERCIAL MULTIPLE PERIL		9	16	6	24
INLAND MARINE		5	6	-28	-28

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ATLANTA INTERNATIONAL INS CO	NY (CONTINUED)				
ALL OTHER A&H		72	22		
OTHER LIABILITY		15	16	14	-13
OTHER COMMERCIAL AUTO LIABILITY		5	4		1,012
AIRCRAFT (ALL PERILS)		3	5		
TOTALS		119	75	-8	995
ATLANTIC MUTUAL INS CO	NY				
FIRE			1		
ALLIED LINES					1
COMMERCIAL MULTIPLE PERIL		130	166	355	92
WORKERS COMPENSATION					-1
OTHER LIABILITY		5	4		5
OTHER COMMERCIAL AUTO LIABILITY		7	13	6	8
COMMERCIAL AUTO PHYSICAL DAMAGE		1	8	31	9
TOTALS		143	192	392	114
ATLAS ASSURANCE CO OF AMERICA	NY				
COMMERCIAL MULTIPLE PERIL		6	5		
TOTALS		6	5		
AUTOMOBILE CLUB INS CO	OH				
FIRE		2	1		
HOMEOWNERS MULTIPLE PERIL		75	63	10	61
OTHER PRIVATE PASSENGER AUTO LIAB.		589	565	307	458
OTHER COMMERCIAL AUTO LIABILITY		6	6	3	3
PRIVATE PASSENGER AUTO PHY. DAMAGE		431	415	226	247
COMMERCIAL AUTO PHYSICAL DAMAGE		3	3		2
TOTALS		1,106	1,053	546	771
AUTOMOBILE INS CO OF HARTFORD CT	CT				
FIRE			1		
COMMERCIAL MULTIPLE PERIL /		48	39	8	-17
INLAND MARINE		3	2		
OTHER LIABILITY				3	12
OTHER PRIVATE PASSENGER AUTO LIAB.				20	2
OTHER COMMERCIAL AUTO LIABILITY		4	1		
PRIVATE PASSENGER AUTO PHY. DAMAGE		2	2		
COMMERCIAL AUTO PHYSICAL DAMAGE		2			
TOTALS		59	45	31	-3
AVEMCO INS CO	MD				
GROUP ACCIDENT & HEALTH		11	11		
AIRCRAFT (ALL PERILS)		259	259	51	64
TOTALS		270	270	51	64

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
BALBOA INS CO	CA				
HOMEOWNERS MULTIPLE PERIL				11	26
COMMERCIAL MULTIPLE PERIL		6	8		2
INLAND MARINE		89	55	27	29
OTHER LIABILITY				10	22
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	10	19	3
COMMERCIAL AUTO PHYSICAL DAMAGE		10	12	16	8
FIDELITY					3
SURETY		7	12		
CREDIT		74	68	183	281
TOTALS		189	165	265	374
BANKERS & SHIPPERS INS CO OF NY	NY				
INLAND MARINE		145	145	40	58
OTHER LIABILITY				20	-33
OTHER COMMERCIAL AUTO LIABILITY		2	2		
TOTALS		147	147	60	25
BANKERS MULTIPLE LINE INS CO	IA				
NON-CANCELLABLE A&H		1	1		
GUARANTEED RENEWABLE A&H		467	471	304	309
TOTALS		468	472	304	309
BANKERS STANDARD INS CO	FL				
HOMEOWNERS MULTIPLE PERIL		10	3		
COMMERCIAL MULTIPLE PERIL		20	4		
INLAND MARINE		1			
OTHER PRIVATE PASSENGER AUTO LIAB.		3			
OTHER COMMERCIAL AUTO LIABILITY		55	18	1	12
PRIVATE PASSENGER AUTO PHY. DAMAGE		4			
COMMERCIAL AUTO PHYSICAL DAMAGE		25	7		
TOTALS		118	32	1	12
BCS INSURANCE CO	OH				
GROUP ACCIDENT & HEALTH				1	1
TOTALS				1	1
BIRMINGHAM FIRE INS CO OF PA	PA				
COMMERCIAL MULTIPLE PERIL		-2	1		-1
INLAND MARINE		12	15	2	3
OTHER COMMERCIAL AUTO LIABILITY		1	1		
TOTALS		11	17	2	2

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
BITUMINOUS CASUALTY CORP	IL				
FIRE		9	8	8	9
ALLIED LINES		2	1		
COMMERCIAL MULTIPLE PERIL		120	91	1	27
INLAND MARINE		27	23	6	6
OTHER LIABILITY		104	148	48	-103
OTHER PRIVATE PASSENGER AUTO LIAB.		3	2		
OTHER COMMERCIAL AUTO LIABILITY		118	129	32	65
PRIVATE PASSENGER AUTO PHY. DAMAGE		6	5		1
COMMERCIAL AUTO PHYSICAL DAMAGE		97	107	213	204
TOTALS		486	514	308	209
BITUMINOUS FIRE & MARINE INS CO	IL				
COMMERCIAL MULTIPLE PERIL		157	159	20	56
INLAND MARINE		43	34	4	8
OTHER LIABILITY		1	1		1
OTHER PRIVATE PASSENGER AUTO LIAB.		1	2		
OTHER COMMERCIAL AUTO LIABILITY		88	69	13	41
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	3		
COMMERCIAL AUTO PHYSICAL DAMAGE		83	64	31	27
TOTALS		374	332	68	133
BOSTON OLD COLONY INS CO	MA				
HOMEOWNERS MULTIPLE PERIL				2	2
COMMERCIAL MULTIPLE PERIL		2	2	1	1
INLAND MARINE				13	-1
OTHER LIABILITY			2		-4
FIDELITY		1	6		-1
TOTALS		3	10	16	-3
BROTHERHOOD MUTUAL INS CO	IN				
FIRE		3	4		
ALLIED LINES		1	1		
HOMEOWNERS MULTIPLE PERIL		44	44	13	14
COMMERCIAL MULTIPLE PERIL		58	56	3	42
TOTALS		106	105	16	56
BUCKEYE UNION INS CO	OH				
FIRE		719	848	381	494
ALLIED LINES		162	184	61	61
FARMOWNERS MULTIPLE PERIL		43	43	5	2
HOMEOWNERS MULTIPLE PERIL		2,321	2,547	2,247	1,898
COMMERCIAL MULTIPLE PERIL		6,355	6,337	2,609	3,009

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
BUCKEYE UNION INS CO	OH (CONTINUED)				
OCEAN MARINE		216	229	35	245
INLAND MARINE		963	1,123	670	525
MEDICAL MALPRACTICE		8	15	250	298
OTHER LIABILITY		1,248	1,446	1,294	862
OTHER PRIVATE PASSENGER AUTO LIAB.		2,653	2,891	1,540	1,189
OTHER COMMERCIAL AUTO LIABILITY		1,277	1,424	614	1,018
PRIVATE PASSENGER AUTO PHY. DAMAGE		2,595	2,755	1,138	976
COMMERCIAL AUTO PHYSICAL DAMAGE		973	1,045	494	531
AIRCRAFT (ALL PERILS)		37	34		-2
FIDELITY		556	433	210	66
SURETY		650	723	486	291
GLASS		9	11	5	4
BURGLARY & THEFT		36	31	9	8
BOILER & MACHINERY		82	85	4	4
TOTALS		20,903	22,204	12,052	11,079
CALVERT INS CO	PA				
COMMERCIAL MULTIPLE PERIL		7	7		7
OTHER LIABILITY		18	40		14
TOTALS		25	47		21
CAMDEN FIRE INS ASN	NJ				
FIRE		779	917	693	610
ALLIED LINES		143	168	80	107
FARMOWNERS MULTIPLE PERIL		79	75	43	31
HOMEOWNERS MULTIPLE PERIL		2,335	2,250	1,883	1,853
COMMERCIAL MULTIPLE PERIL		626	637	182	70
INLAND MARINE		338	524	217	15
WORKERS COMPENSATION			-1		
OTHER LIABILITY		4	41	26	147
OTHER PRIVATE PASSENGER AUTO LIAB.		867	802	538	851
OTHER COMMERCIAL AUTO LIABILITY		1	13	230	-30
PRIVATE PASSENGER AUTO PHY. DAMAGE		502	501	87	12
COMMERCIAL AUTO PHYSICAL DAMAGE		8	19	7	-30
GLASS					-1
BURGLARY & THEFT		1			-1
TOTALS		5,723	5,946	3,986	3,634
CANAL INS CO	SC				
ALLIED LINES					3
COMMERCIAL MULTIPLE PERIL		28	3	26	61
OTHER COMMERCIAL AUTO LIABILITY		-1	3	9	4
TOTALS		27	6	35	68

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
CAROLINA CASUALTY INS CO	FL				
INLAND MARINE		30	27	6	
OTHER COMMERCIAL AUTO LIABILITY		60	62	19	24
COMMERCIAL AUTO PHYSICAL DAMAGE		88	73	23	73
TOTALS		178	162	48	97
CARRIERS INS CO	IA				
OTHER (WRITE-IN)		6	6		3
OTHER COMMERCIAL AUTO LIABILITY		122	120	64	111
COMMERCIAL AUTO PHYSICAL DAMAGE		16	16		
TOTALS		144	142	64	114
CAVALIER INS CORP	MD				
OTHER LIABILITY		19	19		-84
PRIVATE PASSENGER AUTO PHY. DAMAGE		450	408	137	139
CREDIT		-2			
TOTALS		467	427	137	55
CELINA MUTUAL INS CO	OH				
FIRE		8	39	41	54
ALLIED LINES		3	5	4	2
HOMEOWNERS MULTIPLE PERIL		1	24	14	13
COMMERCIAL MULTIPLE PERIL		42	30		3
INLAND MARINE		7	10	7	7
OTHER LIABILITY		46	55	29	-8
OTHER PRIVATE PASSENGER AUTO LIAB.		151	164	128	249
OTHER COMMERCIAL AUTO LIABILITY		17	42	20	17
PRIVATE PASSENGER AUTO PHY. DAMAGE		113	123	84	75
COMMERCIAL AUTO PHYSICAL DAMAGE		30	43	30	19
FIDELITY		2	2		
SURETY		1	1		
GLASS		3	2	1	1
BURGLARY & THEFT		4	4	1	1
TOTALS		428	544	359	433
CENTENNIAL INS CO	NY				
FIRE		4	2		2
ALLIED LINES		3	1		
HOMEOWNERS MULTIPLE PERIL		1	1		
COMMERCIAL MULTIPLE PERIL		146	179	38	70
OCEAN MARINE				1	1
INLAND MARINE		24	24	13	14
OTHER LIABILITY		2	1		-8

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
CENTENNIAL INS CO	KY (CONTINUED)				
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1		
OTHER COMMERCIAL AUTO LIABILITY		39	15	2	4
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
COMMERCIAL AUTO PHYSICAL DAMAGE		14	0	1	1
TOTALS		235	234	55	84
CENTRAL MUTUAL INS CO	OH				
OTHER COMMERCIAL AUTO LIABILITY		2	1		
COMMERCIAL AUTO PHYSICAL DAMAGE		1			
TOTALS		3	1		
CENTRAL NATIONAL INS CO OF OMAHA	NE				
FIRE		5	7	1	
ALLIED LINES		3	3		
INLAND MARINE		749	757	159	153
CREDIT ACCIDENT AND HEALTH		625	625	723	763
WORKERS COMPENSATION		5	1		4
OTHER LIABILITY		10	7		9
OTHER COMMERCIAL AUTO LIABILITY		110	33		189
PRIVATE PASSENGER AUTO PHY. DAMAGE			6		-1
COMMERCIAL AUTO PHYSICAL DAMAGE		347	289	131	140
AIRCRAFT (ALL PERILS)		-5	11		-23
SURETY		-5	-5		
TOTALS		1,844	1,734	1,014	1,234
CENTURY INDEMNITY CO	CT				
FIRE		35	35		
ALLIED LINES		17	17		80
COMMERCIAL MULTIPLE PERIL		6	10	4	5
INLAND MARINE		1	1		
EARTHQUAKE		1	1		
OTHER LIABILITY					-8
SURETY		4	4		1
TOTALS		64	68	4	78
CHARTER OAK FIRE INS CO	CT				
FIRE		258	260	85	162
ALLIED LINES		47	45	19	19
FARMOWNERS MULTIPLE PERIL		1	1		-1
HOMEOWNERS MULTIPLE PERIL		136	127	223	214
COMMERCIAL MULTIPLE PERIL		31	24	20	11
INLAND MARINE		23	21	48	-13
OTHER LIABILITY		127	125	101	73
OTHER PRIVATE PASSENGER AUTO LIAB.		63	62	30	32
OTHER COMMERCIAL AUTO LIABILITY		17	20	13	27

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
CHARTER OAK FIRE INS CO	CT (CONTINUED)				
PRIVATE PASSENGER AUTO PHY. DAMAGE		35	35	28	30
COMMERCIAL AUTO PHYSICAL DAMAGE		5	4	4	4
FIDELITY		3	2	8	
GLASS		4	4	1	1
BURGLARY & THEFT		4	5	1	1
BOILER & MACHINERY		2	2		
TOTALS		756	737	581	560
CHEROKEE INS CO	TN				
FIRE		3	3	1	1
COMMERCIAL MULTIPLE PERIL		10	22	7	18
OTHER LIABILITY		1	1		
TOTALS		14	26	8	19
CHICAGO INS CO	IL				
FIRE		4	4		2
COMMERCIAL MULTIPLE PERIL		19	19		4
INLAND MARINE		23	20	5	12
MEDICAL MALPRACTICE		81	86		12
OTHER LIABILITY		101	103	3	15
OTHER COMMERCIAL AUTO LIABILITY		47	34	2	7
COMMERCIAL AUTO PHYSICAL DAMAGE		22	16	1	
TOTALS		297	282	11	52
CHRYSLER INS CO	MI				
INLAND MARINE		2	2	2	4
COMMERCIAL AUTO PHYSICAL DAMAGE		25	30	1	-1
TOTALS		27	32	3	3
CHURCH INS CO	NY				
HOMEOWNERS MULTIPLE PERIL		5	4	1	1
COMMERCIAL MULTIPLE PERIL		91	90	18	39
OTHER LIABILITY		1			
TOTALS		97	94	19	40
CIGNA INS CO	CA				
COMMERCIAL MULTIPLE PERIL		15	16		-1
INLAND MARINE		31	26	1	20
MEDICAL MALPRACTICE		66	41		28
OTHER LIABILITY		27	21		7
OTHER PRIVATE PASSENGER AUTO LIAB.		52	30	1	10
OTHER COMMERCIAL AUTO LIABILITY		18	15		7
PRIVATE PASSENGER AUTO PHY. DAMAGE		64	37	7	18
COMMERCIAL AUTO PHYSICAL DAMAGE		28	26	3	4
TOTALS		301	212	12	93

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
CIM INS CORP	NY				
PRIVATE PASSENGER AUTO PHY. DAMAGE		-3			
COMMERCIAL AUTO PHYSICAL DAMAGE		16	57	12	10
TOTALS		13	57	12	10
CINCINNATI INS CO	OH				
FIRE		2	1		
ALLIED LINES		1	1		
COMMERCIAL MULTIPLE PERIL		45	34	2	2
INLAND MARINE		3	2		
MEDICAL MALPRACTICE		1			
OTHER LIABILITY		40	25		
OTHER PRIVATE PASSENGER AUTO LIAB.		4	2		
OTHER COMMERCIAL AUTO LIABILITY		45	27	2	9
PRIVATE PASSENGER AUTO PHY. DAMAGE		2	1	1	1
COMMERCIAL AUTO PHYSICAL DAMAGE		26	17	3	3
BURGLARY & THEFT		1	1		
BOILER & MACHINERY		1			
TOTALS		171	111	8	15
CITY INS CO	NJ				
OTHER LIABILITY		-4	-2		-17
COMMERCIAL AUTO PHYSICAL DAMAGE			1		
TOTALS		-4	-1		-17
COLONIAL INS CO OF CA	CA				
OTHER PRIVATE PASSENGER AUTO LIAB.		1,624	1,579	780	1,770
PRIVATE PASSENGER AUTO PHY. DAMAGE		490	480	383	416
TOTALS		2,114	2,059	1,163	2,186
COLONIAL PENN FRANKLIN INS CO	PA				
GROUP ACCIDENT & HEALTH		890	901	895	659
TOTALS		890	901	895	659
COLONIAL PENN INS CO	PA				
HOMEOWNERS MULTIPLE PERIL		211	200	94	115
GROUP ACCIDENT & HEALTH		2	1		
GUARANTEED RENEWABLE A&H				1	1
OTHER LIABILITY		1			
OTHER PRIVATE PASSENGER AUTO LIAB.		789	790	418	353
PRIVATE PASSENGER AUTO PHY. DAMAGE		439	444	215	214
TOTALS		1,442	1,435	728	683

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
COMMERCE & INDUSTRY INS CO	NY				
FIRE		14	13		1
ALLIED LINES		4	4		
COMMERCIAL MULTIPLE PERIL		156	156	41	1
OTHER LIABILITY		10	11	6	-1
OTHER PRIVATE PASSENGER AUTO LIAB.					-1
OTHER COMMERCIAL AUTO LIABILITY		13	20	17	13
COMMERCIAL AUTO PHYSICAL DAMAGE		8	13	35	35
BOILER & MACHINERY		-9	-5		
TOTALS		196	212	99	48
COMMERCIAL INS CO OF NEWARK NJ	NJ				
GROUP ACCIDENT & HEALTH		14	16	25	118
COLLECTIVELY RENEWABLE A&H		278	290	43	21
GUARANTEED RENEWABLE A&H		8	8	13	16
OTHER ACCIDENT ONLY		12	11	5	7
ALL OTHER A&H		5	5	4	2
TOTALS		317	330	90	164
COMMERCIAL LOAN INS CORP	WI				
CREDIT		12	14		
TOTALS		12	14		
COMMERCIAL UNION INS CO	MA				
FIRE		136	132	13	71
ALLIED LINES		83	83	4	2
FARMOWNERS MULTIPLE PERIL		-1			
HOMEOWNERS MULTIPLE PERIL		57	45	11	20
COMMERCIAL MULTIPLE PERIL		166	173	88	220
OCEAN MARINE		22	33	1	
INLAND MARINE		67	64	11	10
WORKERS COMPENSATION		3	3		
OTHER LIABILITY		46	131	672	44
OTHER PRIVATE PASSENGER AUTO LIAB.		139	135	316	280
OTHER COMMERCIAL AUTO LIABILITY		247	319	222	366
PRIVATE PASSENGER AUTO PHY. DAMAGE		122	110	116	116
COMMERCIAL AUTO PHYSICAL DAMAGE		175	213	226	154
AIRCRAFT (ALL PERILS)					1
FIDELITY		3	5		
SURETY		2	6		
GLASS		1	1		
BURGLARY & THEFT		2	3		
BOILER & MACHINERY		6	6		
TOTALS		1,276	1,462	1,680	1,284

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
COMPASS INS CO	NY				
FIRE		30	30		1
ALLIED LINES		5	5	3	3
INLAND MARINE		1	1		
OTHER LIABILITY		108	46	2	30
OTHER COMMERCIAL AUTO LIABILITY		48	52	18	63
COMMERCIAL AUTO PHYSICAL DAMAGE		51	51	79	62
FIDELITY		3	3		4
GLASS		5	5	4	4
BURGLARY & THEFT		4	4	7	6
TOTALS		295	197	113	173
CONNECTICUT INDEMNITY CO	CT				
FIRE		24	30	1	14
ALLIED LINES		18	20	1	
COMMERCIAL MULTIPLE PERIL		7	5	1	1
OTHER LIABILITY		1	1		
OTHER COMMERCIAL AUTO LIABILITY		9	7		20
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1	5	7
BOILER & MACHINERY		1	2		
TOTALS		61	66	8	42
CONTINENTAL CASUALTY CO	IL				
FIRE		213	218	210	137
ALLIED LINES		132	137	8	-31
HOMEOWNERS MULTIPLE PERIL					-3
COMMERCIAL MULTIPLE PERIL		831	889	82	-51
OCEAN MARINE		9	12	11	11
INLAND MARINE		48	61	49	51
MEDICAL MALPRACTICE		7,137	6,832	458	6,777
GROUP ACCIDENT & HEALTH		468	473	288	633
COLLECTIVELY RENEWABLE A&H		69	61	197	132
NON-CANCELLABLE A&H		4	4	1	-4
GUARANTEED RENEWABLE A&H		6	7	1	-1
NON-RENEW FOR STATED REASON ONLY		16	19	8	3
OTHER ACCIDENT ONLY		6	7		
ALL OTHER A&H		10	10	15	7
WORKERS COMPENSATION		1			
OTHER LIABILITY		2,982	2,476	1,001	2,853
OTHER PRIVATE PASSENGER AUTO LIAB.		36	45		-1
OTHER COMMERCIAL AUTO LIABILITY		868	738	1,366	677
PRIVATE PASSENGER AUTO PHY. DAMAGE		5	5		1
COMMERCIAL AUTO PHYSICAL DAMAGE		274	420	87	165
AIRCRAFT (ALL PERILS)		44	44	9	37
FIDELITY		5	5		

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
CONTINENTAL CASUALTY CO	IL (CONTINUED)				
SURETY		9	10		-1
GLASS		1	1		
BURGLARY & THEFT		2	2		
BOILER & MACHINERY		12	11		
CREDIT		1	1		-1
TOTALS		13,189	12,488	3,791	11,391
CONTINENTAL INS CO	NH				
FIRE		140	153	3	100
ALLIED LINES		98	99	4	1
FARMOWNERS MULTIPLE PERIL			1		
HOMEOWNERS MULTIPLE PERIL		70	79	70	63
COMMERCIAL MULTIPLE PERIL		555	560	140	153
OCEAN MARINE		69	76	3	30
INLAND MARINE		541	504	169	180
MEDICAL MALPRACTICE			2	490	263
GROUP ACCIDENT & HEALTH		189	212	101	107
COLLECTIVELY RENEWABLE A&H			-2		
OTHER LIABILITY		318	327	122	1,229
OTHER PRIVATE PASSENGER AUTO LIAB.		26	29	5	14
OTHER COMMERCIAL AUTO LIABILITY		541	457	95	98
PRIVATE PASSENGER AUTO PHY. DAMAGE		28	32	10	9
COMMERCIAL AUTO PHYSICAL DAMAGE		325	225	96	99
AIRCRAFT (ALL PERILS)		27	25		-4
FIDELITY		11	6	-1	-1
SURETY		52	39	40	41
BURGLARY & THEFT		1			
BOILER & MACHINERY		29	29	57	-1
CREDIT		1	1		
TOTALS		3,021	2,854	1,404	2,381
CREDIT GENERAL INS CO	OH				
FIRE		49	23	24	25
ALLIED LINES				1	1
INLAND MARINE		-10	-2		
COMMERCIAL AUTO PHYSICAL DAMAGE		2	2		
TOTALS		41	23	25	26
CRITERION INS CO	DC				
OTHER PRIVATE PASSENGER AUTO LIAB.		50	50	26	31
PRIVATE PASSENGER AUTO PHY. DAMAGE		47	45	15	17
TOTALS		97	95	41	48

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
CUMIS INS SOCIETY INC	WI				
FIRE		1	1		
HOMEOWNERS MULTIPLE PERIL		12	12		2
COMMERCIAL MULTIPLE PERIL		129	131	70	87
GROUP ACCIDENT & HEALTH		13	13		3
OTHER PRIVATE PASSENGER AUTO LIAB.		11	11	5	10
OTHER COMMERCIAL AUTO LIABILITY		2	1		
PRIVATE PASSENGER AUTO PHY. DAMAGE		12	12	4	4
COMMERCIAL AUTO PHYSICAL DAMAGE		2	1		
FIDELITY		320	274	47	42
TOTALS		502	456	126	148
DAIRYLAND INS CO	WI				
OTHER LIABILITY		1			
OTHER PRIVATE PASSENGER AUTO LIAB.		3,262	3,352	2,295	2,390
PRIVATE PASSENGER AUTO PHY. DAMAGE		848	840	618	545
TOTALS		4,111	4,192	2,913	2,935
DEPENDABLE INS CO INC	FL				
OTHER LIABILITY		17	2		
PRIVATE PASSENGER AUTO PHY. DAMAGE		7	9	7	7
SURETY		3	3		
CREDIT					1
TOTALS		27	14	7	8
EAGLE STAR INS CO OF AMERICA	NY				
COMMERCIAL MULTIPLE PERIL		-4	1		
OTHER LIABILITY		13	12	2	3
TOTALS		9	13	2	3
EARLY AMERICAN INS CO	AL				
FIRE		6	5		
ALLIED LINES		2	1		
HOMEOWNERS MULTIPLE PERIL		169	112	107	102
COMMERCIAL MULTIPLE PERIL		22	19	1	3
OTHER LIABILITY		13	11		1
OTHER PRIVATE PASSENGER AUTO LIAB.		5	3		12
PRIVATE PASSENGER AUTO PHY. DAMAGE		2	2		
TOTALS		219	153	108	118

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
EASTERN INDEMNITY CO OF MARYLAND	MD				
SURETY		162	118		
TOTALS		162	118		
ELECTRIC INS CO	MA				
HOMEOWNERS MULTIPLE PERIL		1	1		
OTHER PRIVATE PASSENGER AUTO LIAB.		3	3		-3
PRIVATE PASSENGER AUTO PHY. DAMAGE		3	3		
TOTALS		7	7		-3
ELECTRIC MUTUAL LIABILITY INS CO	MA				
OTHER LIABILITY		3	3	1	1
OTHER COMMERCIAL AUTO LIABILITY		52	52	17	
TOTALS		55	55	18	1
EMMCO INS CO	IN				
INLAND MARINE		65	39	8	11
COMMERCIAL AUTO PHYSICAL DAMAGE		21	23	1	32
CREDIT		-1	1		
TOTALS		85	63	9	43
EMPIRE FIRE & MAR INS CO	NE				
COMMERCIAL MULTIPLE PERIL		8	7	31	57
INLAND MARINE		2	2		2
MEDICAL MALPRACTICE		2	3	5	-4
OTHER LIABILITY		50	44		17
OTHER COMMERCIAL AUTO LIABILITY		280	269	62	84
COMMERCIAL AUTO PHYSICAL DAMAGE		89	84	7	7
TOTALS		431	409	105	163
EMPLOYERS CASUALTY CO	TX				
OTHER LIABILITY			1		
OTHER COMMERCIAL AUTO LIABILITY		3	4	18	30
AIRCRAFT (ALL PERILS)		13	14		
TOTALS		16	19	18	30
EMPLOYERS FIRE INS CO	MA				
FIRE		1	22	10	25
ALLIED LINES			3	-23	-24
HOMEOWNERS MULTIPLE PERIL		56	51	143	177
COMMERCIAL MULTIPLE PERIL		1	5	48	11

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
EMPLOYERS FIRE INS CO	MA (CONTINUED)				
INLAND MARINE		68	47	55	156
WORKERS COMPENSATION		1	1		
OTHER LIABILITY		-7	-8	100	45
OTHER PRIVATE PASSENGER AUTO LIAB.		17	19	27	28
OTHER COMMERCIAL AUTO LIABILITY		36	41	193	159
PRIVATE PASSENGER AUTO PHY. DAMAGE		22	22	12	9
COMMERCIAL AUTO PHYSICAL DAMAGE		20	20	9	8
FIDELITY					-1
SURETY		5	6		
TOTALS		220	233	574	593
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI				
HOMEOWNERS MULTIPLE PERIL		7	5	56	84
COMMERCIAL MULTIPLE PERIL		95	68	1	171
OCEAN MARINE		37	49	16	35
INLAND MARINE		23	23	30	12
GROUP ACCIDENT & HEALTH		96	96	122	120
WORKERS COMPENSATION		45	53	6	6
OTHER LIABILITY		103	92	331	71
OTHER COMMERCIAL AUTO LIABILITY		56	44	55	528
COMMERCIAL AUTO PHYSICAL DAMAGE		23	21	23	18
AIRCRAFT (ALL PERILS)		16	16	3	3
FIDELITY		21	55	32	-19
SURETY		29	11	3	3
BURGLARY & THEFT		8	5		
TOTALS		559	538	678	1,032
EMPLOYERS MUTUAL CAS CO	IA				
INLAND MARINE		6	6		1
OTHER LIABILITY		2	1		8
TOTALS		8	7		9
EMPLOYERS REINSURANCE CORP	MO				
GROUP ACCIDENT & HEALTH		71	69	3	93
WORKERS COMPENSATION		72	57		46
OTHER LIABILITY		57	54	138	136
TOTALS		200	180	141	275
ERIE INS CO	PA				
HOMEOWNERS MULTIPLE PERIL		18	16	1	2
OTHER LIABILITY		2	3		
OTHER PRIVATE PASSENGER AUTO LIAB.		498	470	262	398
OTHER COMMERCIAL AUTO LIABILITY		4	4		-6
PRIVATE PASSENGER AUTO PHY. DAMAGE		355	318	225	254
COMMERCIAL AUTO PHYSICAL DAMAGE		3	3	15	-12

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ERIE INS CO	PA (CONTINUED)				
FIDELITY		3	2		
SURETY		5	4		
TOTALS		888	820	503	636
ERIE INS EXCHANGE	PA				
FIRE		163	172	44	43
ALLIED LINES		26	25	3	7
FARMOWNERS MULTIPLE PERIL		6	6		
HOMEOWNERS MULTIPLE PERIL		2,232	2,027	1,765	1,634
COMMERCIAL MULTIPLE PERIL		490	464	40	11
INLAND MARINE		44	81	29	20
OTHER LIABILITY		86	112	2	-6
PRIVATE PASSENGER AUTO NO-FAULT				7	11
OTHER PRIVATE PASSENGER AUTO LIAB.		3,011	2,795	1,459	1,252
COMMERCIAL AUTO NO-FAULT					-6
OTHER COMMERCIAL AUTO LIABILITY		382	362	193	221
PRIVATE PASSENGER AUTO PHY. DAMAGE		2,734	2,491	1,597	1,589
COMMERCIAL AUTO PHYSICAL DAMAGE		300	297	150	154
BURGLARY & THEFT		1	1		
TOTALS		9,475	8,833	5,289	4,930
EXCALIBUR INS CO	MN				
COMMERCIAL AUTO NO-FAULT		-2	2		
COMMERCIAL AUTO PHYSICAL DAMAGE			1	2	2
TOTALS		-2	3	2	2
FARM FAMILY MUTUAL INS CO	NY				
FIRE		534	432	750	761
ALLIED LINES		241	197	62	113
FARMOWNERS MULTIPLE PERIL			2	5	57
HOMEOWNERS MULTIPLE PERIL		30	33	19	22
INLAND MARINE		156	144	84	75
OTHER LIABILITY		125	106	70	183
OTHER PRIVATE PASSENGER AUTO LIAB.		406	326	159	335
OTHER COMMERCIAL AUTO LIABILITY		27	26	8	3
PRIVATE PASSENGER AUTO PHY. DAMAGE		344	259	227	228
COMMERCIAL AUTO PHYSICAL DAMAGE		9	9	2	-1
TOTALS		1,872	1,534	1,386	1,776
FEDERAL INS CO	NJ				
FIRE		306	296	24	82
ALLIED LINES		75	84	4	5
HOMEOWNERS MULTIPLE PERIL		326	336	122	135
COMMERCIAL MULTIPLE PERIL		1,631	1,498	966	699
OCEAN MARINE		25	23		-3

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
FEDERAL INS CO	NJ (CONTINUED)				
INLAND MARINE		666	684	197	138
MEDICAL MALPRACTICE		38	44	65	178
GROUP ACCIDENT & HEALTH		13	9		1
OTHER ACCIDENT ONLY		1	1		
WORKERS COMPENSATION		1	1	1	
OTHER LIABILITY		1,181	1,043	73	526
OTHER PRIVATE PASSENGER AUTO LIAB.		161	166	311	40
OTHER COMMERCIAL AUTO LIABILITY		596	501	217	379
PRIVATE PASSENGER AUTO PHY. DAMAGE		110	125	62	67
COMMERCIAL AUTO PHYSICAL DAMAGE		398	369	294	300
AIRCRAFT (ALL PERILS)		347	306	136	200
FIDELITY		122	91	18	27
SURETY		253	274		-20
BURGLARY & THEFT		81	72	30	30
BOILER & MACHINERY		61	53		2
CREDIT		2	2		-1
TOTALS		6,394	5,978	2,521	2,785
FEDERAL KEMPER INS CO	IL				
FIRE		138	135	73	56
ALLIED LINES		25	25	8	7
HOMEOWNERS MULTIPLE PERIL		1,031	1,073	548	715
COMMERCIAL MULTIPLE PERIL		388	387	269	319
INLAND MARINE		58	60	13	7
COLLECTIVELY RENEWABLE A&H				1	1
GUARANTEED RENEWABLE A&H		139	136	119	43
OTHER ACCIDENT ONLY		30	36	35	35
ALL OTHER A&H		366	361	161	181
OTHER LIABILITY		140	143	11	2
OTHER PRIVATE PASSENGER AUTO LIAB.		4,646	4,535	3,018	3,420
OTHER COMMERCIAL AUTO LIABILITY		285	273	115	126
PRIVATE PASSENGER AUTO PHY. DAMAGE		4,267	4,285	2,268	2,249
COMMERCIAL AUTO PHYSICAL DAMAGE		229	229	113	119
GLASS		2	2	1	1
BURGLARY & THEFT		2	2	1	1
TOTALS		11,746	11,682	6,754	7,282
FEDERATED MUTUAL INS CO	MN				
FIRE		10	9		
ALLIED LINES		3	2		
HOMEOWNERS MULTIPLE PERIL			1		
COMMERCIAL MULTIPLE PERIL		66	59	12	11
INLAND MARINE		24	22		
GROUP ACCIDENT & HEALTH		19	19	17	17
OTHER LIABILITY		79	68	10	85
OTHER PRIVATE PASSENGER AUTO LIAB.			1		
OTHER COMMERCIAL AUTO LIABILITY		77	83	275	305

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
FEDERATED MUTUAL INS CO	MN (CONTINUED)				
PRIVATE PASSENGER AUTO PHY. DAMAGE				1	1
COMMERCIAL AUTO PHYSICAL DAMAGE		119	115	39	44
FIDELITY		3	2		
SURETY		7	4		1
BURGLARY & THEFT		11	10		
TOTALS		418	395	354	464
FIDELITY & CASUALTY CO OF NY	NH				
FIRE		4	4		1
ALLIED LINES		1	1		
HOMEOWNERS MULTIPLE PERIL		12	14	1	10
COMMERCIAL MULTIPLE PERIL		32	40	3	3
INLAND MARINE		4	4		
MEDICAL MALPRACTICE					-3
OTHER ACCIDENT ONLY		3	3		
OTHER LIABILITY		306	310		232
OTHER PRIVATE PASSENGER AUTO LIAB.			1	3	2
OTHER COMMERCIAL AUTO LIABILITY		6	47	13	-12
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1	1	2
COMMERCIAL AUTO PHYSICAL DAMAGE		7	31	19	17
FIDELITY		2	1		
SURETY		7	8	11	7
TOTALS		385	465	51	259
FIDELITY & DEPOSIT CO OF MARYLAND	MD				
FIRE		3	3		
ALLIED LINES		4	3		
COMMERCIAL MULTIPLE PERIL		44	33	5	-2
INLAND MARINE		2	2		
OTHER LIABILITY		5	9		1
OTHER COMMERCIAL AUTO LIABILITY		2	2		
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1		
FIDELITY		132	153	345	366
SURETY		627	469	25	18
BURGLARY & THEFT		22	26		
TOTALS		842	701	375	383
FIDELITY & GUARANTY INS CO	IA				
HOMEOWNERS MULTIPLE PERIL		1,503	1,339	970	1,469
INLAND MARINE		117	99	47	121
EARTHQUAKE		1	1		
OTHER PRIVATE PASSENGER AUTO LIAB.		1,827	1,710	1,012	1,243
PRIVATE PASSENGER AUTO PHY. DAMAGE		1,771	1,651	1,002	1,080
TOTALS		5,219	4,800	3,031	3,913

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
FIDELITY & GUARANTY INS UNDRS INC	OH				
FIRE		24	16		
ALLIED LINES		2	1		
COMMERCIAL MULTIPLE PERIL		599	417	32	188
INLAND MARINE		26	30	26	1
OTHER LIABILITY		10	16		4
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1	12	10
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1	2	2
BOILER & MACHINERY		6	5		
TOTALS		669	487	72	205
FIRE & CASUALTY INS CO OF CT	CT				
COMMERCIAL MULTIPLE PERIL		5	4	1	1
OTHER COMMERCIAL AUTO LIABILITY			1	1	1
COMMERCIAL AUTO PHYSICAL DAMAGE		2	1	6	9
TOTALS		7	8	8	11
FIREMANS FUND INS CO	CA				
FIRE		52	70	11	17
ALLIED LINES		25	27	1	1
HOMEOWNERS MULTIPLE PERIL		23	22	15	14
COMMERCIAL MULTIPLE PERIL		926	737	123	383
OCEAN MARINE		2	2		-1
INLAND MARINE		252	254	12	85
GROUP ACCIDENT & HEALTH		9	9	22	52
WORKERS COMPENSATION		10	2	4	6
OTHER LIABILITY		4	5	79	144
OTHER PRIVATE PASSENGER AUTO LIAB.		2	3	2	2
OTHER COMMERCIAL AUTO LIABILITY		114	92	44	459
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	2		-1
COMMERCIAL AUTO PHYSICAL DAMAGE		107	76	13	22
AIRCRAFT (ALL PERILS)		64	64		
FIDELITY		1	1		
SURETY		101	37		13
BOILER & MACHINERY		1	1		
TOTALS		1,694	1,404	326	1,196
FIREMENS INS CO OF NEWARK NJ	NJ				
FIRE		4	3		1
ALLIED LINES		2	2		
HOMEOWNERS MULTIPLE PERIL		4	4		
COMMERCIAL MULTIPLE PERIL		39	35	7	11
OCEAN MARINE		15	7	2	3
INLAND MARINE		34	46	18	20

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
FIREMENS INS CO OF NEWARK NJ	NJ (CONTINUED)				
OTHER LIABILITY		34	37	6	23
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1		-2
OTHER COMMERCIAL AUTO LIABILITY		17	21	3	6
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1	1	1
COMMERCIAL AUTO PHYSICAL DAMAGE		8	10	7	7
AIRCRAFT (ALL PERILS)		2	1		
FIDELITY		1	1		
SURETY		226	235		31
BURGLARY & THEFT		1			
TOTALS		389	400	44	101
FIRST NATIONAL INS CO OF AMERICA	WA				
INLAND MARINE		3	2		
OTHER LIABILITY		19	11		
OTHER PRIVATE PASSENGER AUTO LIAB.		49	49	19	8
OTHER COMMERCIAL AUTO LIABILITY		5	3		
PRIVATE PASSENGER AUTO PHY. DAMAGE		43	43	7	5
TOTALS		119	108	26	13
FLORISTS MUTUAL INS CO	IL				
FIRE		10	12		
ALLIED LINES		16	18	3	3
COMMERCIAL MULTIPLE PERIL		14	11		1
OTHER LIABILITY		1	1		
BOILER & MACHINERY		3	3		
TOTALS		44	45	3	4
FOREMOST INS CO	MI				
OTHER LIABILITY		28	68	10	4
OTHER PRIVATE PASSENGER AUTO LIAB.		22	20	18	55
PRIVATE PASSENGER AUTO PHY. DAMAGE		666	1,358	706	650
CREDIT		-4	39	5	4
TOTALS		712	1,485	739	713
FORUM INS CO	RI				
FIRE		-4	-1		
INLAND MARINE		1	7		1
OTHER LIABILITY		8	7		2
OTHER COMMERCIAL AUTO LIABILITY		41	44	1	10
COMMERCIAL AUTO PHYSICAL DAMAGE		36	5		1
AIRCRAFT (ALL PERILS)		13	13		20
TOTALS		95	75	1	34

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
GEICO GENERAL INS CO	IA				
OCEAN MARINE		-4	-4		
OTHER LIABILITY		6	6		
TOTALS		2	2		
GENERAL ACCIDENT INS CO OF AMERICA	PA				
FIRE		195	167	204	188
ALLIED LINES		60	58	9	19
FARMOWNERS MULTIPLE PERIL		1	1	12	12
HOMEOWNERS MULTIPLE PERIL		218	228	217	67
COMMERCIAL MULTIPLE PERIL		93	68	5	-1
OCEAN MARINE		7	6		3
INLAND MARINE		865	886	1,092	1,812
WORKERS COMPENSATION		79	57		6
OTHER LIABILITY		823	656	50	398
OTHER PRIVATE PASSENGER AUTO LIAB.		190	165	122	138
OTHER COMMERCIAL AUTO LIABILITY		277	321	105	130
PRIVATE PASSENGER AUTO PHY. DAMAGE		122	120	429	449
COMMERCIAL AUTO PHYSICAL DAMAGE		216	234	115	122
GLASS		10	9	3	3
BURGLARY & THEFT		3	6	1	1
BOILER & MACHINERY		2	3		
TOTALS		3,161	3,005	2,404	3,347
GENERAL ELECTRIC MORTGAGE INS CORP	OH				
CREDIT		72	13		
TOTALS		72	13		
GENERAL INS CO OF AMERICA	WA				
FIRE			1		-1
COMMERCIAL MULTIPLE PERIL		15	19	3	5
INLAND MARINE		1	1		
MEDICAL MALPRACTICE					-20
OTHER LIABILITY		1	2		-6
OTHER COMMERCIAL AUTO LIABILITY		4	5	12	26
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1	2	2
SURETY		-1	6		-8
TOTALS		21	35	17	-2
GENERAL REINSURANCE CORP	DE				
OTHER (WRITE-IN)		1,410	890		638
TOTALS		1,410	890		638

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
GLENS FALLS INS CO	DE				
HOMEOWNERS MULTIPLE PERIL		1	1		
COMMERCIAL MULTIPLE PERIL		47	30	82	62
OCEAN MARINE		1	2	11	11
INLAND MARINE		15	11	3	1
OTHER LIABILITY		1	2		1
OTHER PRIVATE PASSENGER AUTO LIAB.			1	1	1
OTHER COMMERCIAL AUTO LIABILITY		13	10	16	370
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
COMMERCIAL AUTO PHYSICAL DAMAGE		8	6	18	19
TOTALS		87	64	131	465
GLOBE INDEMNITY CO	DE				
COMMERCIAL MULTIPLE PERIL		41	41	11	23
WORKERS COMPENSATION					-3
OTHER LIABILITY		2	1		1
OTHER COMMERCIAL AUTO LIABILITY		1			
SURETY		2	2		
TOTALS		46	44	11	21
GOVERNMENT EMPLOYEES INS CO	DC				
FIRE		22	21		
ALLIED LINES		3	3		
HOMEOWNERS MULTIPLE PERIL		36	40	8	66
INLAND MARINE		1	1	1	1
OTHER LIABILITY		1			
OTHER PRIVATE PASSENGER AUTO LIAB.		386	492	370	175
OTHER COMMERCIAL AUTO LIABILITY		3	3	1	
PRIVATE PASSENGER AUTO PHY. DAMAGE		445	442	209	212
COMMERCIAL AUTO PHYSICAL DAMAGE		10	10	1	1
TOTALS		907	1,012	590	455
GRANGERS MUTUAL INS CO	MD				
FIRE		159	172	185	168
ALLIED LINES		27	30	11	11
FARMOWNERS MULTIPLE PERIL		20	20		1
HOMEOWNERS MULTIPLE PERIL		627	634	862	937
COMMERCIAL MULTIPLE PERIL		40	46	115	114
INLAND MARINE		4	3	2	2
OTHER (WRITE-IN)		37	32	5	6
OTHER LIABILITY		19	20	6	6
GLASS		1	1		
TOTALS		934	958	1,186	1,245

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
GRANITE STATE INS CO	NH				
FIRE			1		
COMMERCIAL MULTIPLE PERIL		111	157	112	79
OTHER LIABILITY		21	19	5	-9
OTHER COMMERCIAL AUTO LIABILITY		11	16	23	1
COMMERCIAL AUTO PHYSICAL DAMAGE		9	14	14	9
FIDELITY					15
TOTALS		152	207	154	95
GREAT AMERICAN INS CO	OH				
FIRE		94	115	12	51
ALLIED LINES		68	66	4	1
HOMEOWNERS MULTIPLE PERIL		39	56	9	26
COMMERCIAL MULTIPLE PERIL		20	26	1	-3
INLAND MARINE		19	16	70	66
OTHER LIABILITY		11	26	34	-24
OTHER PRIVATE PASSENGER AUTO LIAB.		3	4		
OTHER COMMERCIAL AUTO LIABILITY		22	25	7	-5
PRIVATE PASSENGER AUTO PHY. DAMAGE			1	1	1
COMMERCIAL AUTO PHYSICAL DAMAGE		11	13	6	7
SURETY		9	9		
BURGLARY & THEFT		1	1	1	
BOILER & MACHINERY		5	6		
TOTALS		302	364	145	120
GREAT CENTRAL INS CO	IL				
FIRE		1	1		
COMMERCIAL MULTIPLE PERIL		256	236	477	1,103
INLAND MARINE		3	2		
OTHER LIABILITY		5	4		-2
OTHER COMMERCIAL AUTO LIABILITY		28	24	10	1
COMMERCIAL AUTO PHYSICAL DAMAGE		19	16	8	9
TOTALS		312	283	495	1,111
GREAT GLOBAL ASR CO	AZ				
GUARANTEED RENEWABLE A&H		1	1		1
TOTALS		1	1		1
GREAT NORTHERN INS CO	MN				
COMMERCIAL MULTIPLE PERIL		283	193	37	159
OCEAN MARINE		1	1	2	7
INLAND MARINE		240	230	289	289
OTHER LIABILITY		1	2		2

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
GREAT NORTHERN INS CO	MN (CONTINUED)				
OTHER COMMERCIAL AUTO LIABILITY		26	17	1	9
COMMERCIAL AUTO PHYSICAL DAMAGE		19	11	6	7
FIDELITY		2	1		
BURGLARY & THEFT		1	1		
BOILER & MACHINERY		25	13		1
TOTALS		598	469	335	474
GREATER NEW YORK MUTUAL INS CO	NY				
OTHER COMMERCIAL AUTO LIABILITY		2	2		
COMMERCIAL AUTO PHYSICAL DAMAGE		9	5		
TOTALS		11	7		
GUARANTEE INS CO	DE				
COMMERCIAL MULTIPLE PERIL			1		
INLAND MARINE		1	2	7	-3
OTHER LIABILITY		106	187	308	641
OTHER COMMERCIAL AUTO LIABILITY		2	9	-1	-26
COMMERCIAL AUTO PHYSICAL DAMAGE		136	138	78	35
TOTALS		245	337	392	647
GULF INSURANCE CO	MO				
FIRE		3			
ALLIED LINES		1			
OTHER COMMERCIAL AUTO LIABILITY		5	3		
COMMERCIAL AUTO PHYSICAL DAMAGE		4	2	2	2
TOTALS		13	5	2	2
HANOVER INS CO	NH				
FIRE		5	6		6
ALLIED LINES		8	9		
INLAND MARINE			1		
OTHER LIABILITY		1	1		
OTHER PRIVATE PASSENGER AUTO LIAB.					-2
SURETY		1	4		-1
BOILER & MACHINERY		1	1		
TOTALS		16	22		3
HARBOR INS CO	CA				
FIRE		16	32		-2
ALLIED LINES		7	18		-3
INLAND MARINE		2	5		-1
OTHER LIABILITY		139	87		-18
OTHER COMMERCIAL AUTO LIABILITY					-3
BURGLARY & THEFT		7	3		
TOTALS		171	145		-27

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
HARCO NATIONAL INS CO	NY				
COMMERCIAL AUTO PHYSICAL DAMAGE		-1			-2
TOTALS		-1			-2
HARFORD MUTUAL INS CO	MD				
FIRE		117	119	102	51
ALLIED LINES		23	25	10	11
HOMEOWNERS MULTIPLE PERIL		319	356	212	179
COMMERCIAL MULTIPLE PERIL		72	75	48	49
INLAND MARINE		4	4	1	1
OTHER LIABILITY		23	22		2
OTHER COMMERCIAL AUTO LIABILITY		1	1		
CREDIT			3		
TOTALS		559	605	373	293
HARLEYSVILLE MUTUAL INS CO	PA				
FIRE		34	42	57	56
ALLIED LINES		6	8	1	1
FARMOWNERS MULTIPLE PERIL		1			
HOMEOWNERS MULTIPLE PERIL		102	100	140	141
COMMERCIAL MULTIPLE PERIL		246	267	55	67
INLAND MARINE		10	16	7	6
WORKERS COMPENSATION		3	2		1
OTHER LIABILITY		60	69	13	81
OTHER PRIVATE PASSENGER AUTO LIAB.		415	409	439	401
OTHER COMMERCIAL AUTO LIABILITY		313	355	458	247
PRIVATE PASSENGER AUTO PHY. DAMAGE		329	328	260	259
COMMERCIAL AUTO PHYSICAL DAMAGE		249	273	252	252
GLASS				1	1
BURGLARY & THEFT		1	2	1	1
TOTALS		1,769	1,867	1,684	1,514
HARTFORD ACCIDENT & INDEMNITY CO	CT				
FIRE		168	195	4	93
ALLIED LINES		120	119	5	3
FARMOWNERS MULTIPLE PERIL		1			
HOMEOWNERS MULTIPLE PERIL		14	12		1
COMMERCIAL MULTIPLE PERIL		424	391	172	539
INLAND MARINE		3	4		5
MEDICAL MALPRACTICE		71	71	2	268
GROUP ACCIDENT & HEALTH		275	315	256	233
GUARANTEED RENEWABLE A&H		2	2		
OTHER ACCIDENT ONLY		2	2		-1
ALL OTHER A&H		1	1		-1

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 (x000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
HARTFORD ACCIDENT & INDEMNITY CO	CT (CONTINUED)				
WORKERS COMPENSATION		-119	-97	72	171
OTHER LIABILITY		754	767	245	415
OTHER PRIVATE PASSENGER AUTO LIAB.		79	85	96	36
OTHER COMMERCIAL AUTO LIABILITY		281	325	642	506
PRIVATE PASSENGER AUTO PHY. DAMAGE		69	76	30	28
COMMERCIAL AUTO PHYSICAL DAMAGE		184	191	203	210
FIDELITY		5	13	2	2
SURETY		14	13	-9	-10
GLASS					2
BURGLARY & THEFT		3	4	1	1
BOILER & MACHINERY		9	12		1
CREDIT		1	1		
TOTALS		2,361	2,502	1,721	2,502
HARTFORD CASUALTY INS CO	NJ				
COMMERCIAL MULTIPLE PERIL		28	17	32	34
INLAND MARINE		-1	-1		
WORKERS COMPENSATION		2	2		
OTHER LIABILITY		89	79		322
OTHER PRIVATE PASSENGER AUTO LIAB.		40	41	1	25
OTHER COMMERCIAL AUTO LIABILITY		143	96	40	69
PRIVATE PASSENGER AUTO PHY. DAMAGE		40	41	5	6
COMMERCIAL AUTO PHYSICAL DAMAGE		100	66	37	43
TOTALS		441	341	115	499
HARTFORD FIRE INS CO	CT				
FIRE		64	87		21
ALLIED LINES		13	14	1	2
FARMOWNERS MULTIPLE PERIL		22	22	1	14
HOMEOWNERS MULTIPLE PERIL		159	189	14	42
COMMERCIAL MULTIPLE PERIL		561	577	212	396
OCEAN MARINE		13	11		
INLAND MARINE		164	269	52	14
MEDICAL MALPRACTICE		10	13		-2
WORKERS COMPENSATION		8	4		
OTHER LIABILITY		14	14	1	133
OTHER COMMERCIAL AUTO LIABILITY					-1
AIRCRAFT (ALL PERILS)		94	94	19	22
SURETY		3	16		1
GLASS			1	1	1
BOILER & MACHINERY		58	43		
TOTALS		1,183	1,354	301	643
HARTFORD SM BOIL INSPECTION & INS	CT				
OTHER LIABILITY		6	6		
BOILER & MACHINERY		1,255	1,220	9	28
TOTALS		1,261	1,226	9	28

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
HIGHLANDS INS CO	TX				
OTHER LIABILITY		15	14	6	89
OTHER PRIVATE PASSENGER AUTO LIAB.			1		
OTHER COMMERCIAL AUTO LIABILITY		25	26	44	-36
COMMERCIAL AUTO PHYSICAL DAMAGE		-1	-1		
SURETY		2	2		
TOTALS		41	42	50	53
HOME INDEMNITY CO	NH				
FIRE		16	18		
ALLIED LINES		4	4	1	1
HOMEOWNERS MULTIPLE PERIL		1			
COMMERCIAL MULTIPLE PERIL		92	43	8	12
INLAND MARINE		138	99		10
MEDICAL MALPRACTICE		1			
WORKERS COMPENSATION		10	2	18	-3
OTHER LIABILITY		683	614	272	784
OTHER PRIVATE PASSENGER AUTO LIAB.		22	30	15	-7
OTHER COMMERCIAL AUTO LIABILITY		655	556	464	266
PRIVATE PASSENGER AUTO PHY. DAMAGE		17	21	18	18
COMMERCIAL AUTO PHYSICAL DAMAGE		346	329	285	328
SURETY		1	1		
BURGLARY & THEFT		3	3		1
TOTALS		1,989	1,720	1,081	1,410
HOME INS CO	NH				
FIRE		169	178	33	98
ALLIED LINES		100	102	11	-1
HOMEOWNERS MULTIPLE PERIL		83	114	98	96
COMMERCIAL MULTIPLE PERIL		1,217	1,154	265	657
OCEAN MARINE		8	7		1
INLAND MARINE		115	118	85	62
MEDICAL MALPRACTICE		2	1		
GROUP ACCIDENT & HEALTH		1	2		6
OTHER ACCIDENT ONLY		-1			
WORKERS COMPENSATION		61	61		35
OTHER LIABILITY		35	34	20	-127
OTHER PRIVATE PASSENGER AUTO LIAB.		220	223	164	215
OTHER COMMERCIAL AUTO LIABILITY		9	4	1	4
PRIVATE PASSENGER AUTO PHY. DAMAGE		329	329	144	148
COMMERCIAL AUTO PHYSICAL DAMAGE		4	1	1	24
FIDELITY			1		
SURETY				1	1
BOILER & MACHINERY		13	12		5
CREDIT		2	2		
TOTALS		2,367	2,343	823	1,224

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
HORACE MANN INS CO	FL				
FIRE		34	26	3	3
ALLIED LINES		6	5	3	3
HOMEOWNERS MULTIPLE PERIL		625	535	493	553
COMMERCIAL MULTIPLE PERIL					1
INLAND MARINE		11	9		1
OTHER (WRITE-IN)		33	17		
OTHER LIABILITY					-15
OTHER PRIVATE PASSENGER AUTO LIAB.		1,443	1,387	840	770
PRIVATE PASSENGER AUTO PHY. DAMAGE		1,463	1,406	863	879
TOTALS		3,615	3,385	2,202	2,195
IDEAL MUTUAL INS CO	NY				
FIRE		10	8	26	26
ALLIED LINES		1	1	1	1
COMMERCIAL MULITPLE PERIL		20	16	2	16
INLAND MARINE			1		
WORKERS COMPENSATION		-385	-479		44
OTHER LIABILITY		331	372	407	116
OTHER COMMERCIAL AUTO LIABILITY		77	73	91	130
COMMERCIAL AUTO PHYSICAL DAMAGE		31	29	54	61
AIRCRAFT (ALL PERILS)		94	93	12	8
SURETY		241	261		
GLASS		1	1		
TOTALS		421	376	593	402
ILLINOIS NATIONAL INS CO	IL				
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
TOTALS		1	1		
IMPERIAL CASUALTY & INDEMNITY CO	NE				
FIRE		5	2		
COMMERCIAL MULITPLE PERIL		-6		1	42
COLLECTIVELY RENEWABLE A&H		19	19	12	13
GUARANTEED RENEWABLE A&H		30	30		
OTHER LIABILITY		521	234	67	134
AIRCRAFT (ALL PERILS)		4	1		1
TOTALS		573	286	80	190
INDEMNITY INS CO OF NORTH AMERICA	NY				
COMMERCIAL MULTIPLE PERIL		118	101	39	76
OTHER PRIVATE PASSENGER AUTO LIAB.		2	1		
PRIVATE PASSENGER AUTO PHY. DAMAGE		2	1		

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
INDEMNITY INS CO OF NORTH AMERICA	NY (CONTINUED)				
SURETY		8	8		1
TOTALS		130	111	39	77
INDIANA LUMBERMENS MUTUAL INS CO	IN				
FIRE		6	6		
GROUP ACCIDENT & HEALTH				44	44
TOTALS		6	6	44	44
INS CO OF NORTH AMERICA	PA				
FIRE		284	284	20	123
ALLIED LINES		190	190	85	111
FARMOWNERS MULTIPLE PERIL		18	24	9	11
HOMEOWNERS MULTIPLE PERIL		431	398	118	119
COMMERCIAL MULTIPLE PERIL		1,837	1,705	859	1,946
OCEAN MARINE		77	69	2	-56
INLAND MARINE		392	299	63	-6
MEDICAL MALPRACTICE		133	152	120	31
GROUP ACCIDENT & HEALTH		13	13	189	225
WORKERS COMPENSATION		3	4	72	202
OTHER LIABILITY		203	198	666	-41
OTHER PRIVATE PASSENGER AUTO LIAB.		123	127	85	65
OTHER COMMERCIAL AUTO LIABILITY		690	721	150	256
PRIVATE PASSENGER AUTO PHY. DAMAGE		118	111	71	85
COMMERCIAL AUTO PHYSICAL DAMAGE		234	235	114	108
AIRCRAFT (ALL PERILS)		151	127	7	-14
FIDELITY		145	101	-11	-21
SURETY		154	148	-55	-64
BURGLARY & THEFT		13	8		
BOILER & MACHINERY		13	13		1
TOTALS		5,222	4,927	2,564	3,081
INS CO OF THE STATE OF PA	PA				
FIRE		15			-1
ALLIED LINES		2	-3		-1
COMMERCIAL MULTIPLE PERIL		10	10	186	201
INLAND MARINE		9	28	1	
MEDICAL MALPRACTICE		10	12		
GUARANTEED RENEWABLE A&H				1	1
OTHER LIABILITY		45	43	1	2
OTHER COMMERCIAL AUTO LIABILITY		-210	-177	71	-29
COMMERCIAL AUTO PHYSICAL DAMAGE				2	14
AIRCRAFT (ALL PERILS)		95	90	23	17
TOTALS		-24	3	285	204

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
INS CORPORATION OF AMERICA	TX				
MEDICAL MALPRACTICE		2,568	2,509	140	1,551
OTHER LIABILITY		1	3		
TOTALS		2,569	2,512	140	1,551
INTEGON INDEMNITY CORP	NC				
SURETY		1	1		
TOTALS		1	1		
INTEGRITY INS CO	NJ				
FIRE		7	3		
ALLIED LINES		1	1	5	5
COMMERCIAL MULTIPLE PERIL		-6	63	84	46
INLAND MARINE		2	1		-4
MEDICAL MALPRACTICE		44	37		1
OTHER LIABILITY		352	387	738	790
OTHER COMMERCIAL AUTO LIABILITY		21	8		1
PRIVATE PASSENGER AUTO PHY. DAMAGE		15	18	16	33
COMMERCIAL AUTO PHYSICAL DAMAGE		20	19	1	2
SURETY		7	8		2
CREDIT		3	21	5	3
TOTALS		466	556	849	879
INTERNATIONAL INS CO	IL				
FIRE		193	174	147	167
ALLIED LINES		9	9		
COMMERCIAL MULTIPLE PERIL		1			-2
INLAND MARINE		22	16		3
ALL OTHER A&H		40	40	51	46
OTHER LIABILITY		270	366		-377
PRIVATE PASSENGER AUTO PHY. DAMAGE		2	5	4	1
COMMERCIAL AUTO PHYSICAL DAMAGE		7	16	3	5
TOTALS		544	626	205	-157
INVESTORS MORTGAGE INS CO	IL				
CREDIT		62	74	63	101
TOTALS		62	74	63	101
ITT LYNDON PROPERTY INS CO	MO				
INLAND MARINE		1			
SURETY		1	1		
TOTALS		2	1		

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
JC PENNEY CASUALTY INS CO	OH				
HOMEOWNERS MULTIPLE PERIL		94	90	138	258
INLAND MARINE		1	1	2	2
PRIVATE PASSENGER AUTO NO-FAULT				11	-8
OTHER PRIVATE PASSENGER AUTO LIAB.		1,167	1,141	837	1,020
PRIVATE PASSENGER AUTO PHY. DAMAGE		1,325	1,297	942	964
TOTALS		2,587	2,529	1,930	2,236
JEFFERSON INS CO OF NY	NY				
FIRE		-1	6		
ALLIED LINES		1	1		
HOMEOWNERS MULTIPLE PERIL		51	21	15	15
COMMERCIAL MULTIPLE PERIL		3	2		2
INLAND MARINE		11	11	4	4
MEDICAL MALPRACTICE		6	6		
OTHER LIABILITY		16	11		6
OTHER PRIVATE PASSENGER AUTO LIAB.		10	9		
PRIVATE PASSENGER AUTO PHY. DAMAGE		4	5	4	5
COMMERCIAL AUTO PHYSICAL DAMAGE			2		
TOTALS		101	74	23	32
JEWELERS MUTUAL INS CO	WI				
FIRE		1	2		
COMMERCIAL MULTIPLE PERIL		-2	2		
INLAND MARINE		21	19		-3
TOTALS		20	23		-3
JOHN DEERE INS CO	IL				
FIRE		9	12		
ALLIED LINES		3	3		
HOMEOWNERS MULTIPLE PERIL		4	4		
INLAND MARINE		143	176	62	47
GROUP ACCIDENT & HEALTH		196	177	88	98
WORKERS COMPENSATION		-7			
OTHER LIABILITY		14	14	4	21
OTHER PRIVATE PASSENGER AUTO LIAB.		2	2		
OTHER COMMERCIAL AUTO LIABILITY		9	11	2	3
PRIVATE PASSENGER AUTO PHY. DAMAGE		2	2		
COMMERCIAL AUTO PHYSICAL DAMAGE		9	9	7	3
TOTALS		384	410	163	172

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

[illegible]ESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
[illegible]IRE & MARINE INS CO	MO				
OTHER LIABILITY					-1
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1		
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
TOTALS		2	2		-1
KENTUCKY CENTRAL INS CO	KY				
FIRE		331	336	59	74
ALLIED LINES		146	148	26	33
HOMEOWNERS MULTIPLE PERIL		64	65	55	77
OTHER PRIVATE PASSENGER AUTO LIAB.		225	234	105	97
PRIVATE PASSENGER AUTO PHY. DAMAGE		159	168	89	91
TOTALS		925	951	334	372
LIBERTY MUTUAL FIRE INS CO	MA				
FIRE		26	28	76	76
ALLIED LINES		4	4	6	6
HOMEOWNERS MULTIPLE PERIL		205	180	231	249
COMMERCIAL MULTIPLE PERIL		51	52	1	
INLAND MARINE		28	38	12	12
WORKERS COMPENSATION		221	221	173	63
OTHER LIABILITY		1	3		-15
OTHER PRIVATE PASSENGER AUTO LIAB.		522	531	190	350
OTHER COMMERCIAL AUTO LIABILITY		1	1		
PRIVATE PASSENGER AUTO PHY. DAMAGE		548	508	309	306
TOTALS		1,607	1,566	998	1,047
LIBERTY MUTUAL INS CO	MA				
COMMERCIAL MULTIPLE PERIL		94	131	29	44
INLAND MARINE		-3	-3	5	1
COLLECTIVELY RENEWABLE A&H		6	6		2
ALL OTHER A&H		6	5	2	3
WORKERS COMPENSATION		99	103	8	128
OTHER LIABILITY		1,132	1,147	1,034	771
OTHER PRIVATE PASSENGER AUTO LIAB.			1		-2
OTHER COMMERCIAL AUTO LIABILITY		1,090	625	300	122
COMMERCIAL AUTO PHYSICAL DAMAGE		162	158	102	103
AIRCRAFT (ALL PERILS)		28	30	7	7
FIDELITY		5	5	4	5
SURETY		11	11		
BURGLARY & THEFT		5	4	2	1
CREDIT		2	2		
TOTALS		2,637	2,225	1,493	1,185

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
LINCOLN NATIONAL HEALTH & CAS INS CO	IN				
GROUP ACCIDENT & HEALTH		5	4	1	6
TOTALS		5	4	1	6
LITITZ MUTUAL INS CO	PA				
FIRE		23	29	1	1
ALLIED LINES		7	9	1	-1
HOMEOWNERS MULTIPLE PERIL		182	190	36	39
COMMERCIAL MULTIPLE PERIL		10	11	2	1
INLAND MARINE		2	2		
OTHER LIABILITY		3	4	2	1
TOTALS		227	245	42	41
LONDON GUARANTEE & ACCIDENT CO OF NY	DE				
OTHER LIABILITY		6	5		6
CREDIT		50	44		15
TOTALS		56	49		21
LUMBERMENS MUTUAL INS CO	OH				
FIRE		130	142	216	22
ALLIED LINES		16	20	2	-1
HOMEOWNERS MULTIPLE PERIL		38	78	22	16
COMMERCIAL MULTIPLE PERIL		138	151	52	54
INLAND MARINE		10	12	3	3
OTHER LIABILITY		13	14	6	3
OTHER PRIVATE PASSENGER AUTO LIAB.		22	35	16	12
OTHER COMMERCIAL AUTO LIABILITY		18	20		7
PRIVATE PASSENGER AUTO PHY. DAMAGE		20	29	18	12
COMMERCIAL AUTO PHYSICAL DAMAGE		12	14	9	13
GLASS			1	1	1
BURGLARY & THEFT			1		
TOTALS		417	519	345	142
LUMBERMENS UNDERWRITING ALLIANCE	MO				
FIRE		270	274	215	217
ALLIED LINES		33	35	11	11
INLAND MARINE		13	6	4	4
TOTALS		316	315	230	232
MARYLAND CASUALTY CO	MD				
FIRE		149	156	59	55
ALLIED LINES		44	43	18	20

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
MARYLAND CASUALTY CO	MD (CONTINUED)				
HOMEOWNERS MULTIPLE PERIL		305	291	221	370
COMMERCIAL MULTIPLE PERIL		142	169	154	230
OCEAN MARINE		5	5	50	44
INLAND MARINE		110	153	182	194
GROUP ACCIDENT & HEALTH		3	3	1	
OTHER ACCIDENT ONLY		2	2		
ALL OTHER A&H		1	2		
WORKERS COMPENSATION		-75	-75	3	-94
OTHER LIABILITY		127	142	135	-150
OTHER PRIVATE PASSENGER AUTO LIAB.		176	173	185	505
OTHER COMMERCIAL AUTO LIABILITY		376	389	373	-159
PRIVATE PASSENGER AUTO PHY. DAMAGE		153	149	66	64
COMMERCIAL AUTO PHYSICAL DAMAGE		305	284	169	208
AIRCRAFT (ALL PERILS)		26	24	5	5
SURETY		3	3	42	-28
BURGLARY & THEFT			1	4	4
BOILER & MACHINERY		11	12		
TOTALS		1,863	1,926	1,667	1,268
MASSACHUSETTS BAY INS CO	MA				
COMMERCIAL MULTIPLE PERIL		5	5		
OTHER COMMERCIAL AUTO LIABILITY		1	1	2	7
COMMERCIAL AUTO PHYSICAL DAMAGE			1	11	11
TOTALS		6	7	13	18
MERCHANTS & BUSINESS MENS M I C	PA				
FIRE		182	203	84	54
ALLIED LINES		23	26	3	-4
HOMEOWNERS MULTIPLE PERIL		67	74	2	70
COMMERCIAL MULTIPLE PERIL		115	94	33	
INLAND MARINE		1	1		
OTHER (WRITE-IN)		1			
OTHER LIABILITY		12	15		-3
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1		
GLASS		3	3	1	1
TOTALS		405	417	123	118
MERCHANTS PROPERTY INS CO OF IN	IN				
FIRE		43	46		1
ALLIED LINES		17	18	4	2
HOMEOWNERS MULTIPLE PERIL		258	266	103	112
COMMERCIAL MULTIPLE PERIL		54	58	29	31
INLAND MARINE		5	5	7	7
OTHER LIABILITY		8	8		-1
TOTALS		385	401	143	152

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
METROPOLITAN PROPERTY & LIAB INS CO	DE				
HOMEOWNERS MULTIPLE PERIL		563	554	590	461
INLAND MARINE		9	9	8	13
OTHER PRIVATE PASSENGER AUTO LIAB.		1,764	1,770	961	1,205
PRIVATE PASSENGER AUTO PHY. DAMAGE		1,568	1,572	882	909
TOTALS		3,904	3,905	2,441	2,588
MICHIGAN MUTUAL INS CO	MI				
COMMERCIAL MULTIPLE PERIL		1	1		
OTHER LIABILITY		5	5		
OTHER COMMERCIAL AUTO LIABILITY		1	1		
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1		
TOTALS		8	8		
MIDLAND INS CO	NY				
COMMERCIAL MULITPLE PERIL		7	6	2	4
INLAND MARINE					-1
WORKERS COMPENSATION		5	4		
OTHER LIABILITY		43	46	15	54
OTHER COMMERCIAL AUTO LIABILITY		-1		3	-24
TOTALS		54	56	20	33
MIDWEST MUTUAL INS CO	IA				
COMMERCIAL MULTIPLE PERIL		18	16	3	5
OTHER PRIVATE PASSENGER AUTO LIAB.		40	38	1	65
PRIVATE PASSENGER AUTO PHY. DAMAGE		32	33	13	15
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1		
TOTALS		91	88	17	85
MILLERS MUTUAL INS CO	PA				
FIRE		81	85	4	-3
ALLIED LINES		14	15		1
COMMERCIAL MULTIPLE PERIL		7	7		
OTHER LIABILITY		4	4		
TOTALS		106	111	4	-2
MINNEHOMA INS CO	AZ				
OTHER (WRITE-IN)		4	4	2	1
OTHER LIABILITY		38	34	2	2
PRIVATE PASSENGER AUTO PHY. DAMAGE		670	605	225	254
TOTALS		712	643	229	257

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
MISSION INS CO	CA				
COMMERCIAL MULTIPLE PERIL				1	
INLAND MARINE		-9	52		-2
WORKERS COMPENSATION		40	40		2
OTHER LIABILITY		14	11		13
OTHER COMMERCIAL AUTO LIABILITY		13	8	1	12
COMMERCIAL AUTO PHYSICAL DAMAGE		19	12	7	11
SURETY		3	3		1
TOTALS		80	126	9	37
MISSION NATIONAL INS CO	CA				
FIRE		7	7		1
ALLIED LINES		5	5		1
HOMEOWNERS MULTIPLE PERIL					1
COMMERCIAL MULTIPLE PERIL		116	57	3	20
NON-RENEW FOR STATED REASON ONLY				1	1
OTHER LIABILITY					-3
TOTALS		128	69	4	21
MONARCH INS CO OF OH	OH				
FIRE		10	10		6
ALLIED LINES		8	8		
HOMEOWNERS MULTIPLE PERIL				-9	-9
OCEAN MARINE					-3
INLAND MARINE		74	74	24	29
OTHER PRIVATE PASSENGER AUTO LIAB.					-10
AIRCRAFT (ALL PERILS)		20	20		50
BOILER & MACHINERY		1	1		
TOTALS		113	117	15	63
MONTGOMERY MUTUAL INS CO	MD				
FIRE		1			
FARMOWNERS MULTIPLE PERIL		1	1		
HOMEOWNERS MULTIPLE PERIL		2	1		
OTHER COMMERCIAL AUTO LIABILITY		1	1		
TOTALS		5	3		
MORRISON ASSURANCE CO INC	FL				
FIRE		4	4		
ALLIED LINES		3	3		
OTHER LIABILITY		-3	1		
SURETY		15	16		
TOTALS		19	24		

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
MORTGAGE GUARANTY INS CORP	WI				
CREDIT		2,416	2,366	1,692	3,245
TOTALS		2,416	2,366	1,692	3,245
MOTORISTS MUTUAL INS CO	OH				
FIRE		80	80	153	152
ALLIED LINES		17	17	2	
HOMEOWNERS MULTIPLE PERIL		1,350	1,308	1,193	940
COMMERCIAL MULTIPLE PERIL		520	505	322	357
OCEAN MARINE		6	6	1	1
INLAND MARINE		60	56	41	53
OTHER LIABILITY		232	225	96	137
OTHER PRIVATE PASSENGER AUTO LIAB.		5,181	5,197	3,422	4,829
OTHER COMMERCIAL AUTO LIABILITY		504	506	321	703
PRIVATE PASSENGER AUTO PHY. DAMAGE		4,228	4,215	4,075	3,900
COMMERCIAL AUTO PHYSICAL DAMAGE		278	273	291	273
FIDELITY		2	2		
GLASS		9	9	7	6
BURGLARY & THEFT		20	19	7	4
BOILER & MACHINERY		5	5		
TOTALS		12,492	12,423	9,931	11,355
MOTORS INS CORP	NY				
OTHER LIABILITY		8	7	1	1
PRIVATE PASSENGER AUTO PHY. DAMAGE		127	199	74	52
COMMERCIAL AUTO PHYSICAL DAMAGE		655	704	205	210
TOTALS		790	910	280	263
MUTUAL PROTECTIVE INS CO	NE				
GUARANTEED RENEWABLE A&H		46	52	32	27
NON-RENEW FOR STATED REASON ONLY		165	162	80	94
TOTALS		211	214	112	121
NATIONAL AMERICAN INS CO OF NY	NY				
FIRE			3	1	-1
INLAND MARINE			15		
OTHER (WRITE-IN)					-4
PRIVATE PASSENGER AUTO PHY. DAMAGE		-1	28	7	5
CREDIT			1		
TOTALS		-1	47	8	

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
NATIONAL BONDING & ACCIDENT INS CO	NY				
GROUP ACCIDENT & HEALTH					-2
SURETY		1	5	1	
TOTALS		1	5	1	-2
NATIONAL CASUALTY CO	MI				
GROUP ACCIDENT & HEALTH		159	165	122	131
COLLECTIVELY RENEWABLE A&H		3	3		
GUARANTEED RENEWABLE A&H		180	156	92	104
NON-RENEW FOR STATED REASON ONLY		35	36	76	83
OTHER ACCIDENT ONLY		47	49	29	16
ALL OTHER A&H		6	5	2	2
TOTALS		430	414	321	336
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA				
MEDICAL MALPRACTICE		18	19		11
OTHER LIABILITY		1	1		
TOTALS		19	20		11
NATIONAL FIRE INS CO OF HARTFORD	CT				
FIRE		56	60	51	46
ALLIED LINES		10	12	4	7
HOMEOWNERS MULITPLE PERIL		41	34	6	12
INLAND MARINE		6	4		
OTHER LIABILITY		11	19	1	5
OTHER PRIVATE PASSENGER AUTO LIAB.		72	81	100	49
OTHER COMMERCIAL AUTO LIABILITY				1	1
PRIVATE PASSENGER AUTO PHY. DAMAGE		62	59	80	87
SURETY		100	103		10
TOTALS		358	372	243	217
NATIONAL GENERAL INS CO	MO				
HOMEOWNERS MULITPLE PERIL		9	8		-1
OTHER PRIVATE PASSENGER AUTO LIAB.		99	103	33	52
PRIVATE PASSENGER AUTO PHY. DAMAGE		132	132	46	57
AIRCRAFT (ALL PERILS)		29	29	214	119
TOTALS		269	272	293	227
NATIONAL GRANGE MUTUAL INS CO	NH				
FIRE		30	27	1	2
ALLIED LINES		5	5	1	1
HOMEOWNERS MULITPLE PERIL		196	142	152	41

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
NATIONAL GRANGE MUTUAL INS CO	NH (CONTINUED)				
COMMERCIAL MULTIPLE PERIL		71	57	12	-2
INLAND MARINE		8	8	2	2
OTHER LIABILITY		8	8	16	-4
OTHER PRIVATE PASSENGER AUTO LIAB.		436	452	379	420
OTHER COMMERCIAL AUTO LIABILITY		29	25	10	-0
PRIVATE PASSENGER AUTO PHY. DAMAGE		357	370	242	243
COMMERCIAL AUTO PHYSICAL DAMAGE		15	12	3	3
FIDELITY		2	2		
SURETY		12	15	28	16
GLASS		1			
TOTALS		1,170	1,123	856	718
NATIONAL INDEMNITY CO	NE				
COMMERCIAL MULTIPLE PERIL		2	3		
MEDICAL MALPRACTICE		1			
OTHER LIABILITY		21	25		-3
OTHER PRIVATE PASSENGER AUTO LIAB.		1	3	1	1
OTHER COMMERCIAL AUTO LIABILITY		189	177	119	3
PRIVATE PASSENGER AUTO PHY. DAMAGE			1		
COMMERCIAL AUTO PHYSICAL DAMAGE		34	45	32	20
TOTALS		248	254	152	21
NATIONAL INS UNDERWRITERS	MO				
AIRCRAFT (ALL PERILS)		129	129	55	56
TOTALS		129	129	55	56
NATIONAL MUTUAL INS CO	OH				
FIRE		8	9	4	4
ALLIED LINES		2	3	1	-1
HOMEOWNERS MULTIPLE PERIL		343	337	72	181
COMMERCIAL MULTIPLE PERIL		8	10	7	6
INLAND MARINE		10	11	7	6
OTHER LIABILITY		1	10		13
OTHER PRIVATE PASSENGER AUTO LIAB.		207	158	28	73
OTHER COMMERCIAL AUTO LIABILITY		12	22	17	-1
PRIVATE PASSENGER AUTO PHY. DAMAGE		174	126	62	83
COMMERCIAL AUTO PHYSICAL DAMAGE		6	11	8	8
SURETY		1	1		
GLASS				1	1
TOTALS		772	698	207	373
NATIONAL SURETY CORP	IL				
FIRE		174	175	9	102
ALLIED LINES		129	129	5	2
HOMEOWNERS MULTIPLE PERIL		13	17	6	6

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
NATIONAL SURETY CORP	IL (CONTINUED)				
COMMERCIAL MULTIPLE PERIL		47	45	-9	-7
INLAND MARINE		2	3		
WORKERS COMPENSATION		1			
OTHER LIABILITY		8	9		4
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1		
OTHER COMMERCIAL AUTO LIABILITY		10	14	116	-2
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
COMMERCIAL AUTO PHYSICAL DAMAGE		6	6	2	2
FIDELITY		13	11		1
SURETY		31	29	2	3
BOILER & MACHINERY		9	9		1
TOTALS		445	448	126	112
NATIONAL UNION FIRE INS CO OF PITTSB PA					
FIRE		844	993	11	73
ALLIED LINES		304	306	5	40
COMMERCIAL MULTIPLE PERIL		108	312	13	-12
INLAND MARINE		216	217	129	79
GROUP ACCIDENT & HEALTH		7	14	45	21
OTHER ACCIDENT ONLY		6	6	3	-29
WORKERS COMPENSATION		28	30	6	114
OTHER LIABILITY		400	405	232	-342
OTHER PRIVATE PASSENGER AUTO LIAB.				2	2
OTHER COMMERCIAL AUTO LIABILITY		73	81	231	213
COMMERCIAL AUTO PHYSICAL DAMAGE		8	13	19	20
AIRCRAFT (ALL PERILS)		69	83	4	1
FIDELITY		22	16		6
SURETY		-2	3		-2
TOTALS		2,083	2,479	700	184
NATIONWIDE MUTUAL FIRE INS CO	OH				
FIRE		1,844	1,874	866	899
ALLIED LINES		297	310	105	159
FARMOWNERS MULTIPLE PERIL		388	373	137	265
HOMEOWNERS MULTIPLE PERIL		11,763	11,689	7,557	7,779
COMMERCIAL MULTIPLE PERIL		703	813	103	200
INLAND MARINE		490	503	233	227
EARTHQUAKE			1		
OTHER COMMERCIAL AUTO LIABILITY		52	51	18	16
COMMERCIAL AUTO PHYSICAL DAMAGE		11	10	1	1
TOTALS		15,548	15,624	9,020	9,546
NATIONWIDE MUTUAL INS CO	OH				
COMMERCIAL MULTIPLE PERIL		871	744	358	737
MEDICAL MALPRACTICE		18	18		
GROUP ACCIDENT & HEALTH		17	19	12	-9

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
NATIONWIDE MUTUAL INS CO	OH (CONTINUED)				
COLLECTIVELY RENEWABLE A&H		55	55	50	48
NON-CANCELLABLE A&H		2	2		
GUARANTEED RENEWABLE A&H		1,562	1,163	1,018	1,017
NON-RENEW FOR STATED REASON ONLY		78	65	3	52
OTHER ACCIDENT ONLY		9	9	31	72
ALL OTHER A&H		116	118	63	91
WORKERS COMPENSATION		3	3		1
OTHER LIABILITY		843	887	258	850
OTHER PRIVATE PASSENGER AUTO LIAB.		23,493	22,857	13,729	15,381
OTHER COMMERCIAL AUTO LIABILITY		3,169	3,276	2,331	1,664
PRIVATE PASSENGER AUTO PHY. DAMAGE		21,661	21,171	12,146	11,406
COMMERCIAL AUTO PHYSICAL DAMAGE		2,418	2,579	1,527	1,376
FIDELITY		8	7		7
SURETY		14	14		
GLASS		12	11	4	3
BURGLARY & THEFT		13	11	11	10
BOILER & MACHINERY		2	1		
TOTALS		54,364	53,020	31,541	32,310
NATIONWIDE PROPERTY & CAS INS CO	OH				
OTHER PRIVATE PASSENGER AUTO LIAB.		1,440	1,334	881	1,411
PRIVATE PASSENGER AUTO PHY. DAMAGE		757	684	650	679
TOTALS		2,197	2,018	1,531	2,090
NEW HAMPSHIRE INS CO	NH				
FIRE		106	139	165	95
ALLIED LINES		24	27	1	
HOMEOWNERS MULTIPLE PERIL		9	13	1	
COMMERCIAL MULTIPLE PERIL		652	637	147	88
OCEAN MARINE		11	12	1	1
INLAND MARINE		56	67	39	29
OTHER ACCIDENT ONLY		1	1		
OTHER LIABILITY		63	71	5	59
OTHER PRIVATE PASSENGER AUTO LIAB.		5	6	3	5
OTHER COMMERCIAL AUTO LIABILITY		185	195	47	39
PRIVATE PASSENGER AUTO PHY. DAMAGE		4	5	2	4
COMMERCIAL AUTO PHYSICAL DAMAGE		129	131	73	48
FIDELITY		3	1		
SURETY		1	1		
GLASS		1	1		
BURGLARY & THEFT		1			
TOTALS		1,251	1,307	484	368
NEW YORK UNDERWRITERS INS CO	NY				
COMMERCIAL MULTIPLE PERIL					-1
TOTALS					-1

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
NEWARK INS CO	NJ				
OTHER LIABILITY		2	2		2
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1		
TOTALS		3	3		2
NIAGARA FIRE INS CO	DE				
HOMEOWNERS MULTIPLE PERIL		11	14	2	2
COMMERCIAL MULTIPLE PERIL		6	6		1
INLAND MARINE		2	3		
OTHER LIABILITY		1	1		1
OTHER PRIVATE PASSENGER AUTO LIAB.		23	28	4	5
PRIVATE PASSENGER AUTO PHY. DAMAGE		22	28	9	8
BOILER & MACHINERY		4	5		
TOTALS		69	85	15	17
NORTH RIVER INS CO	NJ				
FIRE		12	61		-1
ALLIED LINES		1	6		
HOMEOWNERS MULTIPLE PERIL		1	4	1	-9
COMMERCIAL MULTIPLE PERIL		165	135	90	166
INLAND MARINE		15	12	1	2
OTHER LIABILITY		122	127	1,120	983
OTHER COMMERCIAL AUTO LIABILITY		-14	-15	9	8
COMMERCIAL AUTO PHYSICAL DAMAGE		7	4	1	1
FIDELITY		5	16		
SURETY		14	4		
TOTALS		328	354	1,222	1,150
NORTH STAR REINSURANCE CORP	DE				
MEDICAL MALPRACTICE		36	33		46
OTHER LIABILITY		2	2		-4
OTHER COMMERCIAL AUTO LIABILITY		2	10		-43
TOTALS		40	45		-1
NORTHBROOK PROPERTY & CAS INS CO	IL				
FIRE		5	5	1	
ALLIED LINES		3	3	1	
COMMERCIAL MULTIPLE PERIL		41	40	4	16
OTHER LIABILITY		18	14	4	11
OTHER COMMERCIAL AUTO LIABILITY		51	41	11	15
COMMERCIAL AUTO PHYSICAL DAMAGE		14	12	10	7
TOTALS		132	115	31	49

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
NORTHERN ASSURANCE CO OF AMERICA	VT				
HOMEOWNERS MULTIPLE PERIL		148	134	161	144
COMMERCIAL MULTIPLE PERIL		1	3	45	34
OCEAN MARINE		1	1	1	1
INLAND MARINE		8	7	1	1
OTHER LIABILITY		5	3	15	-1
OTHER PRIVATE PASSENGER AUTO LIAB.		6	7	5	
OTHER COMMERCIAL AUTO LIABILITY		8	6	14	4
PRIVATE PASSENGER AUTO PHY. DAMAGE		8	8	-1	-3
TOTALS		185	169	241	180
NORTHERN INS CO OF NY	NY				
FIRE		47	47	1	20
ALLIED LINES		31	29	2	2
HOMEOWNERS MULTIPLE PERIL		250	232	125	83
COMMERCIAL MULTIPLE PERIL		1,142	1,126	823	502
INLAND MARINE		71	77	21	21
OTHER LIABILITY		58	65	2	-8
OTHER PRIVATE PASSENGER AUTO LIAB.		9	8		52
OTHER COMMERCIAL AUTO LIABILITY		429	381	115	220
PRIVATE PASSENGER AUTO PHY. DAMAGE		4	3		
COMMERCIAL AUTO PHYSICAL DAMAGE		307	274	219	235
BOILER & MACHINERY		2	2		
TOTALS		2,350	2,244	1,306	1,127
NORTHLAND INS CO	MN				
INLAND MARINE		2	1	2	
OTHER PRIVATE PASSENGER AUTO LIAB.		42	42	54	99
OTHER COMMERCIAL AUTO LIABILITY		24	14	2	-9
PRIVATE PASSENGER AUTO PHY. DAMAGE		26	24	33	33
COMMERCIAL AUTO PHYSICAL DAMAGE		16	17	-7	-8
TOTALS		110	98	84	115
NORTHWESTERN NTL CAS CO	WI				
HOMEOWNERS MULTIPLE PERIL		1			
COMMERCIAL MULTIPLE PERIL		108	126	12	38
OTHER LIABILITY		1	1		
OTHER COMMERCIAL AUTO LIABILITY		4	4		-1
COMMERCIAL AUTO PHYSICAL DAMAGE		3	3		
TOTALS		117	134	12	37

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
NORTHWESTERN NTL INS CO	WI				
FIRE		11	11		6
ALLIED LINES		8	8		
HOMEOWNERS MULTIPLE PERIL		1	1		
OCEAN MARINE		138	135	113	132
INLAND MARINE		79	87	26	28
GUARANTEED RENEWABLE A&H		2	1		
WORKERS COMPENSATION		3	3		1
OTHER LIABILITY		59	60	1	62
OTHER COMMERCIAL AUTO LIABILITY		61	54	4	126
COMMERCIAL AUTO PHYSICAL DAMAGE		35	29	20	24
FIDELITY		2	1		
SURETY		19	30		
BOILER & MACHINERY		1	1		
TOTALS		419	420	165	379
OCCIDENTAL FIRE & CAS CO OF NC	NC				
COMMERCIAL MULTIPLE PERIL		18	18		19
INLAND MARINE		2	2		
OTHER COMMERCIAL AUTO LIABILITY		18	16	5	11
COMMERCIAL AUTO PHYSICAL DAMAGE		16	20	3	2
TOTALS		54	56	8	32
OHIO CASUALTY INS CO	OH				
FIRE		3	4		
ALLIED LINES		1	1		
HOMEOWNERS MULTIPLE PERIL		6	6	4	-3
COMMERCIAL MULTIPLE PERIL		3	3		
INLAND MARINE			1		
OTHER LIABILITY		6	9	11	7
OTHER PRIVATE PASSENGER AUTO LIAB.		5	5		
OTHER COMMERCIAL AUTO LIABILITY		10	11		
PRIVATE PASSENGER AUTO PHY. DAMAGE		7	5		
COMMERCIAL AUTO PHYSICAL DAMAGE		4	4		
SURETY		14	19		
TOTALS		59	68	15	4
OHIO FARMERS INS CO	OH				
FIRE		746	760	362	444
ALLIED LINES		130	132	30	31
FARMOWNERS MULTIPLE PERIL		293	277	228	225
HOMEOWNERS MULTIPLE PERIL		1,226	1,126	571	579
COMMERCIAL MULTIPLE PERIL		481	426	158	182
INLAND MARINE		117	114	27	29

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
OHIO FARMERS INS CO	OH (CONTINUED)				
WORKERS COMPENSATION		23	21		2
OTHER LIABILITY		209	220	38	46
OTHER PRIVATE PASSENGER AUTO LIAB.		625	587	322	424
OTHER COMMERCIAL AUTO LIABILITY		203	204	94	-95
PRIVATE PASSENGER AUTO PHY. DAMAGE		630	566	331	332
COMMERCIAL AUTO PHYSICAL DAMAGE		159	164	59	56
FIDELITY		304	237	187	99
SURETY		395	437	15	-55
GLASS		2	2	1	1
BURGLARY & THEFT		20	19		
BOILER & MACHINERY		1	1		
TOTALS		5,564	5,293	2,423	2,300
OHIO HOSPITAL INS CO	OH				
MEDICAL MALPRACTICE		1,466	1,351	357	2,553
OTHER LIABILITY		271	297	78	59
TOTALS		1,737	1,648	435	2,612
OLD REPUBLIC INS CO	PA				
FIRE		-1			
ALLIED LINES		2	2		
INLAND MARINE		20	58	9	-110
GROUP ACCIDENT & HEALTH		10	10	1	1
WORKERS COMPENSATION		319	319	262	271
OTHER LIABILITY		-4	-1		-5
OTHER COMMERCIAL AUTO LIABILITY		-1	-1		
CREDIT		30	7		
TOTALS		375	394	272	157
OMAHA INDEMNITY CO	WI				
FIRE		2	1		
HOMEOWNERS MULTIPLE PERIL		17	8	1	3
OCEAN MARINE			4	3	3
INLAND MARINE		3	3	1	1
GROUP ACCIDENT & HEALTH		15	25	13	9
COLLECTIVELY RENEWABLE A&H		15	16	9	6
OTHER ACCIDENT ONLY		24	25	7	-7
ALL OTHER A&H		7	7		
OTHER PRIVATE PASSENGER AUTO LIAB.		38	25	5	11
PRIVATE PASSENGER AUTO PHY. DAMAGE		35	23	17	25
TOTALS		156	137	56	51
PACIFIC EMPLOYERS INS CO	CA				
HOMEOWNERS MULTIPLE PERIL		54	14	4	4
COMMERCIAL MULTIPLE PERIL		347	310	98	116

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
PACIFIC EMPLOYERS INS CO	CA (CONTINUED)				
INLAND MARINE		3	1		
MEDICAL MALPRACTICE		69	68	15	56
WORKERS COMPENSATION		-28	-29	321	264
OTHER LIABILITY		33	31		-9
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1	2	6
OTHER COMMERCIAL AUTO LIABILITY		-75	-76		28
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1	6	6
TOTALS		405	321	446	471
PACIFIC INDEMNITY CO	CA				
FIRE		15	17		9
ALLIED LINES		11	11		
INLAND MARINE		2	2		15
MEDICAL MALPRACTICE				10	-25
GROUP ACCIDENT & HEALTH			1		
WORKERS COMPENSAITON		1			
BOILER & MACHINERY		53	61		-1
TOTALS		82	92	10	-2
PAXTON NATIONAL INS CO	PA				
FIRE		13	11	15	26
ALLIED LINES		1	1		
HOMEOWNERS MULTIPLE PERIL		407	370	367	491
COMMERCIAL MULTIPLE PERIL		7	8		
INLAND MARINE		2	2	2	2
OTHER LIABILITY		2	3		-1
OTHER COMMERCIAL AUTO LIABILITY		48	58	21	17
COMMERCIAL AUTO PHYSICAL DAMAGE		7	12	1	1
TOTALS		487	465	406	536
PEERLESS INS CO	NH				
OTHER ACCIDENT ONLY		10	4	2	3
OTHER LIABILITY		3	5		-1
FIDELITY		1	1		
SURETY		4	4		
TOTALS		18	14	2	2
PENN MUTUAL FIRE INS CO	PA				
FIRE		206	206	186	204
ALLIED LINES		35	34	25	40
FARMOWNERS MULTIPLE PERIL		243	219	194	248
HOMEOWNERS MULTIPLE PERIL		1,247	1,133	747	975
COMMERCIAL MULTIPLE PERIL		59	55		1
INLAND MARINE		27	27	8	10
OTHER LIABILITY		9	10		5

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
PENN MUTUAL FIRE INS CO	PA (CONTINUED)				
BURGLARY & THEFT		1	1		
TOTALS		1,827	1,685	1,160	1,483
PENNSYLVANIA CAS CO	PA				
MEDICAL MALPRACTICE		17	11		5
OTHER LIABILITY		2	1		1
TOTALS		19	12		6
PENNSYLVANIA GENERAL INS CO	PA				
HOMEOWNERS MULTIPLE PERIL		916	783	538	736
COMMERCIAL MULTIPLE PERIL		238	250	26	20
INLAND MARINE		32	26		1
OTHER LIABILITY		2	1		1
OTHER PRIVATE PASSENGER AUTO LIAB.		1,454	1,247	636	838
OTHER COMMERCIAL AUTO LIABILITY		186	168	35	45
PRIVATE PASSENGER AUTO PHY. DAMAGE		1,107	959	909	891
COMMERCIAL AUTO PHYSICAL DAMAGE		96	96	34	53
TOTALS		4,031	3,530	2,179	2,585
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA				
FIRE		30	24		14
ALLIED LINES		1	1		
HOMEOWNERS MULTIPLE PERIL			1		
TOTALS		31	26		14
PENNSYLVANIA MANUFACTURERS ASN INS C	PA				
COMMERCIAL MULTIPLE PERIL		2	4		-1
OTHER LIABILITY		1	1		79
OTHER COMMERCIAL AUTO LIABILITY		2	2		
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1		
TOTALS		6	8		78
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA				
FIRE		50	43	34	38
ALLIED LINES		8	7	3	4
HOMEOWNERS MULTIPLE PERIL		197	177	257	331
COMMERCIAL MULTIPLE PERIL		297	294	116	99
INLAND MARINE		20	19	12	-4
OTHER LIABILITY		44	47	3	7
OTHER PRIVATE PASSENGER AUTO LIAB.		211	172	94	195
OTHER COMMERCIAL AUTO LIABILITY		175	170	48	43
PRIVATE PASSENGER AUTO PHY. DAMAGE		178	143	101	112
COMMERCIAL AUTO PHYSICAL DAMAGE		118	123	48	46
AIRCRAFT (ALL PERILS)		3			

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA (CONTINUED)				
FIDELITY		1	1		
SURETY		26	24		
BURGLARY & THEFT		1	1		
TOTALS		1,329	1,221	716	871
PHILADELPHIA MANUFACTURERS MU I C	PA				
FIRE		45	43		
ALLIED LINES		7	9		
BOILER & MACHINERY		39	42	127	187
TOTALS		91	94	127	187
PHOENIX ASR CO OF NEW YORK	NH				
FIRE		1	1		
HOMEOWNERS MULTIPLE PERIL		1	1		
OTHER LIABILITY		-2			-10
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1		
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
TOTALS		2	4		-10
PHOENIX INSURANCE CO	CT				
HOMEOWNERS MULTIPLE PERIL		72	59	13	14
COMMERCIAL MULTIPLE PERIL		12	6	5	5
PRIVATE PASSENGER AUTO NO-FAULT				40	23
OTHER PRIVATE PASSENGER AUTO LIAB.		201	189	80	19
OTHER COMMERCIAL AUTO LIABILITY		15	15	11	24
PRIVATE PASSENGER AUTO PHY. DAMAGE		154	145	84	83
COMMERCIAL AUTO PHYSICAL DAMAGE		4	4	15	16
TOTALS		456	418	248	184
PLANET INS CO	WI				
COMMERCIAL MULTIPLE PERIL		32	24	1	3
INLAND MARINE		15	12	8	8
OTHER LIABILITY		5	4	1	33
OTHER COMMERCIAL AUTO LIABILITY		195	165	50	237
COMMERCIAL AUTO PHYSICAL DAMAGE		56	40	17	24
TOTALS		303	245	77	305
PMI INS CO	CA				
CREDIT					1
TOTALS					1

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
PMI MORTGAGE INS CO	AZ				
CREDIT		3	2		2
TOTALS		3	2		2
PREFERRED RISK MUTUAL INS CO	IA				
FIRE		1	1		
HOMEOWNERS MULTIPLE PERIL		1	1		
COMMERCIAL MULTIPLE PERIL		95	91	24	26
OTHER PRIVATE PASSENGER AUTO LIAB.		393	339	258	514
OTHER COMMERCIAL AUTO LIABILITY		22	22	7	9
PRIVATE PASSENGER AUTO PHY. DAMAGE		357	319	228	244
COMMERCIAL AUTO PHYSICAL DAMAGE		5	5	8	8
TOTALS		874	778	525	801
PROFESSIONAL MUTUAL INS CO	MO				
MEDICAL MALPRACTICE		134	122		49
OTHER LIABILITY		4	3		
TOTALS		138	125		49
PROGRESSIVE CAS INS CO	OH				
OTHER LIABILITY		3	2		8
PRIVATE PASSENGER AUTO NO-FAULT					4
OTHER PRIVATE PASSENGER AUTO LIAB.		1,439	1,433	907	907
OTHER COMMERCIAL AUTO LIABILITY					5
PRIVATE PASSENGER AUTO PHY. DAMAGE		322	336	240	208
COMMERCIAL AUTO PHYSICAL DAMAGE					3
TOTALS		1,764	1,771	1,187	1,135
PROTECTION MUTUAL INS CO	IL				
FIRE		26	37	59	244
INLAND MARINE		3	1		
BOILER & MACHINERY		4	4		
TOTALS		33	42	59	244
PROTECTIVE INS CO	IN				
INLAND MARINE		-1			
WORKERS COMPENSATION		2	2	7	32
OTHER COMMERCIAL AUTO LIABILITY		24	21	2	2
COMMERCIAL AUTO PHYSICAL DAMAGE		22	20	9	9
SURETY		14	14		1
TOTALS		61	57	18	44

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
PROTECTIVE NATIONAL INS CO OF OMAHA	NE				
INLAND MARINE		-31	75	6	1
OTHER LIABILITY			19		-10
OTHER COMMERCIAL AUTO LIABILITY			1		
COMMERCIAL AUTO PHYSICAL DAMAGE		4	4		
TOTALS		-27	99	6	-9
PROVIDENCE WASHINGTON INS CO	RI				
FIRE		9	11		5
ALLIED LINES		7	7		
COMMERCIAL MULTIPLE PERIL		-1	-1		
INLAND MARINE		2	1		
OTHER LIABILITY			8	6	13
OTHER COMMERCIAL AUTO LIABILITY			1		3
COMMERCIAL AUTO PHYSICAL DAMAGE			1		
BURGLARY & THEFT			1		
BOILER & MACHINERY			1		
TOTALS		17	30	6	21
PRUDENTIAL PROPERTY & CAS INS CO	NJ				
FIRE		20	17	2	2
ALLIED LINES		12	10	1	2
HOMEOWNERS MULTIPLE PERIL		1,746	1,673	1,235	1,437
INLAND MARINE		14	14	11	8
MEDICAL MALPRACTICE		2	9		-2
OTHER LIABILITY		1	1		
OTHER PRIVATE PASSENGER AUTO LIAB.		1,567	1,597	891	927
PRIVATE PASSENGER AUTO PHY. DAMAGE		1,281	1,289	677	669
TOTALS		4,643	4,610	2,817	3,043
PUBLIC SERVICE MUTUAL INS CO	NY				
COMMERCIAL MULTIPLE PERIL		9	7	20	-5
OTHER LIABILITY		2	3		
TOTALS		11	10	20	-5
PURITAN INS CO	CT				
FIRE			1		
HOMEOWNERS MULTIPLE PERIL		2	3		1
COMMERCIAL MULTIPLE PERIL		1	9		4
INLAND MARINE		114	119	29	27
OTHER LIABILITY		29	25	3	-5
PRIVATE PASSENGER AUTO PHY. DAMAGE		178	143	72	68
COMMERCIAL AUTO PHYSICAL DAMAGE		65	54		1

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
PURITAN INS CO	CT (CONTINUED)				
AIRCRAFT (ALL PERILS)		25	19	15	13
SURETY		6	6	1	1
TOTALS		420	379	120	110
RANGER INS CO	OF				
FIRE		2	2		
ALLIED LINES		1	1		1
COMMERCIAL MULTIPLE PERIL		77	77	11	33
WORKERS COMPENSATION		1	1		
OTHER LIABILITY		65	57	50	54
OTHER PRIVATE PASSENGER AUTO LIAB.			1		
OTHER COMMERCIAL AUTO LIABILITY		37	35	226	202
PRIVATE PASSENGER AUTO PHY. DAMAGE			1	2	1
COMMERCIAL AUTO PHYSICAL DAMAGE		24	23	56	48
TOTALS		207	198	345	339
RELIANCE INS CO	PA				
FIRE		70	69	1	86
ALLIED LINES		43	43	2	2
HOMEOWNERS MULTIPLE PERIL		4	5		
COMMERCIAL MULTIPLE PERIL		190	226	147	-73
OCEAN MARINE		7	4		
INLAND MARINE		15	34	12	14
OTHER LIABILITY		26	51	193	46
OTHER PRIVATE PASSENGER AUTO LIAB.		5	5	3	1
OTHER COMMERCIAL AUTO LIABILITY		64	78	59	104
PRIVATE PASSENGER AUTO PHY. DAMAGE		5	6	14	14
COMMERCIAL AUTO PHYSICAL DAMAGE		33	45	28	24
AIRCRAFT (ALL PERILS)		28	29	5	6
FIDELITY		15	6	1	1
SURETY		49	39		1
GLASS		1	1		
BURGLARY & THEFT		3	3	1	1
BOILER & MACHINERY		3	3		
TOTALS		561	646	466	227
REPUBLIC INS CO	OF				
ALLIED LINES		5	5		
OTHER ACCIDENT ONLY		10	8		1
OTHER LIABILITY		4	1		15
PRIVATE PASSENGER AUTO PHY. DAMAGE		17	15		
AIRCRAFT (ALL PERILS)		7	8		
TOTALS		43	37		16

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
REPUBLIC MUTUAL INS CO	OH				
OTHER LIABILITY			1		
OTHER PRIVATE PASSENGER AUTO LIAB.		997	930	581	719
OTHER COMMERCIAL AUTO LIABILITY		4	6	1	2
PRIVATE PASSENGER AUTO PHY. DAMAGE		306	285	206	206
COMMERCIAL AUTO PHYSICAL DAMAGE		1	2	9	9
TOTALS		1,308	1,224	797	936
REPUBLIC WESTERN INS CO	AZ				
OTHER LIABILITY		9	9		
OTHER COMMERCIAL AUTO LIABILITY		12	12		25
TOTALS		21	21		25
RLI INS CO	IL				
OTHER (WRITE-IN)		183	177	65	66
OTHER LIABILITY		14	10		10
TOTALS		197	187	65	76
ROYAL INDEMNITY CO	DE				
COMMERCIAL MULTIPLE PERIL		23	35	5	-7
INLAND MARINE		88	66		4
OTHER LIABILITY					-1
OTHER COMMERCIAL AUTO LIABILITY		8	8	1	2
COMMERCIAL AUTO PHYSICAL DAMAGE		4	4		
AIRCRAFT (ALL PERILS)		45	45	7	23
BOILER & MACHINERY		5	4		
TOTALS		173	162	13	21
ROYAL INS CO OF AMERICA	IL				
FIRE		289	311	13	97
ALLIED LINES		203	205	7	23
FARMOWNERS MULTIPLE PERIL		18	20	1	
HOMEOWNERS MULTIPLE PERIL		113	185	105	50
COMMERCIAL MULTIPLE PERIL		532	561	248	307
OCEAN MARINE		1	1		3
INLAND MARINE		237	310	180	137
EARTHQUAKE		33	33		
WORKERS COMPENSATION					2
OTHER LIABILITY		70	82	16	148
OTHER PRIVATE PASSENGER AUTO LIAB.		36	39	14	65
OTHER COMMERCIAL AUTO LIABILITY		176	186	57	66
PRIVATE PASSENGER AUTO PHY. DAMAGE		33	36	13	12
COMMERCIAL AUTO PHYSICAL DAMAGE		39	45	32	31

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ROYAL INS CO OF AMERICA	IL	(CONTINUED)			
FIDELITY		2	1		
SURETY		4	0		
GLASS		2	2	1	1
BURGLARY & THEFT		3	2		
BOILER & MACHINERY		31	46		
TOTALS		1,822	2,059	687	942
SAFECO INS CO OF AMERICA	WA				
FIRE		21	21	50	49
ALLIED LINES		9	9	57	7
HOMEOWNERS MULTIPLE PERIL		521	543	310	326
COMMERCIAL MULTIPLE PERIL		4	17	1	-2
INLAND MARINE		30	29	8	8
OTHER LIABILITY		7	6	3	4
OTHER PRIVATE PASSENGER AUTO LIAB.		1,021	1,007	474	312
OTHER COMMERCIAL AUTO LIABILITY		7	7	1	-4
PRIVATE PASSENGER AUTO PHY. DAMAGE		996	972	475	452
COMMERCIAL AUTO PHYSICAL DAMAGE		4	4	3	1
SURETY		306	330		-20
GLASS		1	1		
TOTALS		2,927	2,946	1,382	1,133
SAFEGUARD INS CO	CT				
OTHER COMMERCIAL AUTO LIABILITY					-1
TOTALS					-1
SEA INS CO LTD US BR	NY				
FIRE		2	3	10	5
MEDICAL MALPRACTICE		7	5		2
OTHER LIABILITY		14	10		7
OTHER PRIVATE PASSENGER AUTO LIAB.		2	2		
PRIVATE PASSENGER AUTO PHY. DAMAGE		5	4		
TOTALS		30	24	10	14
SEABOARD SURETY CO	NY				
OTHER LIABILITY		18	19		14
FIDELITY		11	8	2	1
SURETY		178	256		3
TOTALS		207	283	2	18
SECURITY INS CO OF HARTFORD	CT				
FIRE		8	8	17	18
ALLIED LINES		1	1		
HOMEOWNERS MULTIPLE PERIL		7	7		

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
SECURITY INS CO OF HARTFORD	CT (CONTINUED)				
COMMERCIAL MULTIPLE PERIL		6	6		
OTHER LIABILITY		9	6		2
OTHER PRIVATE PASSENGER AUTO LIAB.		4	5	5	4
OTHER COMMERCIAL AUTO LIABILITY		10	12	3	-1
PRIVATE PASSENGER AUTO PHY. DAMAGE		40	22	29	35
COMMERCIAL AUTO PHYSICAL DAMAGE			2		
AIRCRAFT (ALL PERILS)		17	21	2	-23
SURETY			1		
GLASS		4	5		2
TOTALS		106	96	56	37
SELECT INS CO	TX				
FIRE			2		
ALLIED LINES			1		
OTHER LIABILITY			1	7	2
OTHER COMMERCIAL AUTO LIABILITY		3	3		
COMMERCIAL AUTO PHYSICAL DAMAGE		15	14	2	2
TOTALS		18	21	9	4
SENTRY INS A MUTUAL CO	WI				
FIRE		98	103	3	19
ALLIED LINES		9	9	7	11
HOMEOWNERS MULTIPLE PERIL		47	47	6	32
COMMERCIAL MULTIPLE PERIL		48	46	6	10
INLAND MARINE		24	25	5	5
OTHER (WRITE-IN)		2	2		
GROUP ACCIDENT & HEALTH		102	102	51	113
WORKERS COMPENSATION		18	25		3
OTHER LIABILITY		116	93	4	538
OTHER PRIVATE PASSENGER AUTO LIAB.		199	193	126	198
OTHER COMMERCIAL AUTO LIABILITY		59	58	26	10
PRIVATE PASSENGER AUTO PHY. DAMAGE		192	181	204	189
COMMERCIAL AUTO PHYSICAL DAMAGE		31	30	89	89
FIDELITY		1	1		
GLASS		1	1	1	
BURGLARY & THEFT		1	1		
BOILER & MACHINERY		-1	1		
TOTALS		947	918	528	1,217
SHELBY MUTUAL INS CO OF SHELBY OH	OH				
FIRE		85	90	71	57
ALLIED LINES		21	21	2	
HOMEOWNERS MULTIPLE PERIL		504	464	507	340
COMMERCIAL MULTIPLE PERIL		149	134	24	10
INLAND MARINE		41	41	22	22
MEDICAL MALPRACTICE		1	1	40	-223

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
SHELBY MUTUAL INS CO OF SHELBY OH	OH (CONTINUED)				
OTHER LIABILITY		78	81	9	33
OTHER PRIVATE PASSENGER AUTO LIAB.		509	505	289	229
OTHER COMMERCIAL AUTO LIABILITY		128	125	44	34
PRIVATE PASSENGER AUTO PHY. DAMAGE		436	438	195	173
COMMERCIAL AUTO PHYSICAL DAMAGE		66	67	39	42
GLASS		2	2		
BURGLARY & THEFT		1	1		-2
TOTALS		2,021	1,970	1,282	715
SOUTH CAROLINA INS CO	SC				
FIRE		2	3		13
ALLIED LINES		1	1		1
OTHER (WRITE-IN)				2	2
TOTALS		3	4	2	16
SOUTHEASTERN FIRE INS CO	NC				
PRIVATE PASSENGER AUTO PHY. DAMAGE		6	16	10	9
TOTALS		6	16	10	9
SOUTHERN HOME INS CO	SC				
HOMEOWNERS MULTIPLE PERIL		1			28
OTHER PRIVATE PASSENGER AUTO LIAB.		1			
PRIVATE PASSENGER AUTO PHY. DAMAGE		1			8
TOTALS		3			36
SOUTHERN STATES INS EXCHANGE	VA				
FIRE		25	25		
ALLIED LINES		2	2		
COMMERCIAL MULTIPLE PERIL		125	125	12	14
TOTALS		152	152	12	14
ST PAUL FIRE & MARINE INS CO	MN				
FIRE		427	505	179	221
ALLIED LINES		158	166	40	40
FARMOWNERS MULTIPLE PERIL			7	84	84
HOMEOWNERS MULTIPLE PERIL		111	142	192	148
COMMERCIAL MULTIPLE PERIL		163	157	64	291
OCEAN MARINE		95	126	4	14
INLAND MARINE		441	645	474	590
MEDICAL MALPRACTICE		1,149	1,032	1,421	2,698
GROUP ACCIDENT & HEALTH		12	11	13	20
OTHER ACCIDENT ONLY		81	79	60	53
ALL OTHER A&H		4	4	2	1
WORKERS COMPENSATION					6

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
ST PAUL FIRE & MARINE INS CO	MN (CONTINUED)				
OTHER LIABILITY		595	661	119	487
OTHER PRIVATE PASSENGER AUTO LIAB.		16	19	2	2
OTHER COMMERCIAL AUTO LIABILITY		228	231	39	93
PRIVATE PASSENGER AUTO PHY. DAMAGE		23	27	8	7
COMMERCIAL AUTO PHYSICAL DAMAGE		107	112	40	39
AIRCRAFT (ALL PERILS)		97	97	18	20
FIDELITY		118	134	374	-43
SURETY		165	195	2	-1
GLASS		4	5	1	1
BURGLARY & THEFT		7	10	3	3
BOILER & MACHINERY		14	13		
CREDIT		1	1		
TOTALS		4,016	4,379	3,139	4,774
ST PAUL GUARDIAN INS CO	MN				
FIRE		1	2		
ALLIED LINES		3	1		
HOMEOWNERS MULTIPLE PERIL		120	128	83	74
INLAND MARINE		12	15	6	6
OTHER LIABILITY		270	109		35
OTHER COMMERCIAL AUTO LIABILITY		12	10	1	2
COMMERCIAL AUTO PHYSICAL DAMAGE		7	7	2	2
TOTALS		425	272	92	119
ST PAUL MERCURY INS CO	MN				
FIRE		360	331	192	97
ALLIED LINES		135	140	8	5
FARMOWNERS MULTIPLE PERIL		2	1	1	1
COMMERCIAL MULTIPLE PERIL		44	39	2	22
INLAND MARINE		47	48	4	4
MEDICAL MALPRACTICE		174	161	51	94
EARTHQUAKE		2	2		
OTHER LIABILITY		674	774	189	795
OTHER PRIVATE PASSENGER AUTO LIAB.		64	69	78	62
OTHER COMMERCIAL AUTO LIABILITY		347	319	36	68
PRIVATE PASSENGER AUTO PHY. DAMAGE		62	69	40	35
COMMERCIAL AUTO PHYSICAL DAMAGE		233	193	41	52
FIDELITY		13	12		1
GLASS		3	4	1	1
BURGLARY & THEFT		7	7		
BOILER & MACHINERY		10	9		
TOTALS		2,177	2,228	643	1,257
STANDARD FIRE INS CO	CT				
FIRE		53	86	3	3
ALLIED LINES		26	25	1	2

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
STANDARD FIRE INS CO	CT (CONTINUED)				
HOMEOWNERS MULTIPLE PERIL		1,137	1,019	576	764
COMMERCIAL MULTIPLE PERIL		624	566	99	540
INLAND MARINE		40	30	5	5
MEDICAL MALPRACTICE		963	963	6,862	5,103
EARTHQUAKE		2	2		
WORKERS COMPENSATION		122	122	17	21
OTHER LIABILITY		713	816	2	223
OTHER PRIVATE PASSENGER AUTO LIAB.					-4
OTHER COMMERCIAL AUTO LIABILITY		19	18	9	92
COMMERCIAL AUTO PHYSICAL DAMAGE		13	9		1
BURGLARY & THEFT		12	12		
TOTALS		3,724	3,668	7,574	6,750
STATE AUTOMOBILE MUTUAL INS CO	OH				
FIRE		590	590	159	205
ALLIED LINES		124	118	68	89
HOMEOWNERS MULTIPLE PERIL		1,684	1,650	1,072	1,005
COMMERCIAL MULTIPLE PERIL		89	75	15	30
OCEAN MARINE		26	24	6	6
INLAND MARINE		128	146	47	50
GROUP ACCIDENT & HEALTH		12	12	7	-8
ALL OTHER A&H		18	16	23	29
WORKERS COMPENSATION					-3
OTHER LIABILITY		423	409	178	187
OTHER PRIVATE PASSENGER AUTO LIAB.		3,599	3,666	2,421	2,839
OTHER COMMERCIAL AUTO LIABILITY		542	504	224	674
PRIVATE PASSENGER AUTO PHY. DAMAGE		3,136	3,164	1,871	1,827
COMMERCIAL AUTO PHYSICAL DAMAGE		383	376	265	271
FIDELITY		18	19		
SURETY		57	66	-1	-4
GLASS		17	17	8	9
BURGLARY & THEFT		33	33	9	12
BOILER & MACHINERY		2	1		
TOTALS		10,881	10,886	6,372	7,218
STATE FARM FIRE AND CAS CO	IL				
FIRE		296	373	228	100
ALLIED LINES		49	62	8	9
HOMEOWNERS MULTIPLE PERIL		17,614	16,660	11,587	12,518
COMMERCIAL MULTIPLE PERIL		2,660	2,417	1,034	1,152
INLAND MARINE		623	575	243	220
GROUP ACCIDENT & HEALTH		5	5	7	7
OTHER ACCIDENT ONLY		1	1	3	3
WORKERS COMPENSATION					1
OTHER LIABILITY		274	242	65	100
PRIVATE PASSENGER AUTO NO-FAULT				10	7
OTHER PRIVATE PASSENGER AUTO LIAB.		1,395	1,466	1,586	1,326

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
STATE FARM FIRE AND CAS CO	IL (CONTINUED)				
OTHER COMMERCIAL AUTO LIABILITY		114	115	18	27
PRIVATE PASSENGER AUTO PHY. DAMAGE		936	1,001	787	765
COMMERCIAL AUTO PHYSICAL DAMAGE		67	68	45	49
AIRCRAFT (ALL PERILS)		36	20	1	1
FIDELITY		3	3		
SURETY		10	8		
GLASS		1	1		
BURGLARY & THEFT		4	2		
TOTALS		24,088	23,019	15,622	16,285
STATE FARM GENERAL INS CO	IL				
FIRE		85	83	47	48
ALLIED LINES		6	6		
HOMEOWNERS MULTIPLE PERIL		1,288	1,166	795	906
COMMERCIAL MULTIPLE PERIL		103	77	67	15
TOTALS		1,482	1,332	900	969
STATE FARM MUTUAL AUTOMOBILE INS CO	IL				
GROUP ACCIDENT & HEALTH		716	716	347	544
CREDIT ACCIDENT AND HEALTH		195	219	144	88
GUARANTEED RENEWABLE A&H		104	103	73	215
NON-RENEW FOR STATED REASON ONLY		205	185	81	89
OTHER ACCIDENT ONLY		1	1		
ALL OTHER A&H		2,217	1,997	1,143	1,553
OTHER LIABILITY				10	9
PRIVATE PASSENGER AUTO NO-FAULT				255	414
OTHER PRIVATE PASSENGER AUTO LIAB.		42,289	42,048	26,150	32,303
COMMERCIAL AUTO NO-FAULT					1
OTHER COMMERCIAL AUTO LIABILITY		915	909	347	795
PRIVATE PASSENGER AUTO PHY. DAMAGE		43,293	42,078	24,432	24,702
COMMERCIAL AUTO PHYSICAL DAMAGE		513	525	207	206
TOTALS		90,448	88,781	53,189	60,919
SUN INS OFFICE LTD US BR	NY				
FIRE		16	18		9
ALLIED LINES		11	11		
COMMERCIAL MULTIPLE PERIL					-2
BURGLARY & THEFT		1	1		
TOTALS		28	30		7
THOMAS JEFFERSON INS CO	FL				
INLAND MARINE		89	99	36	37
COMMERCIAL AUTO PHYSICAL DAMAGE		3	4		
TOTALS		92	103	36	37

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
TICOR MORTGAGE INS CO	CA				
OTHER (WRITE-IN)		53	11	2	2
TOTALS		53	11	2	2
TOKIO MARINE & FIRE INS CO LTD US BR	NY				
OTHER LIABILITY		1	2		-1
TOTALS		1	2		-1
TRANSAMERICA INS CO	CA				
FIRE		57	55	6	8
ALLIED LINES		11	10	13	14
HOMEOWNERS MULTIPLE PERIL		619	562	157	238
COMMERCIAL MULTIPLE PERIL		228	257	216	245
INLAND MARINE		27	27	2	1
OTHER LIABILITY		63	50	55	135
OTHER PRIVATE PASSENGER AUTO LIAB.		95	85	29	30
OTHER COMMERCIAL AUTO LIABILITY		190	182	37	45
PRIVATE PASSENGER AUTO PHY. DAMAGE		97	84	46	52
COMMERCIAL AUTO PHYSICAL DAMAGE		166	144	99	100
FIDELITY		56	39	8	9
SURETY		58	87		207
BURGLARY & THEFT		2	1		
TOTALS		1,669	1,583	668	1,084
TRANSAMERICA PREMIER INS CO	CA				
PRIVATE PASSENGER AUTO PHY. DAMAGE		35	26	11	10
TOTALS		35	26	11	10
TRANSCONTINENTAL INS CO	NY				
OTHER LIABILITY					-2
OTHER COMMERCIAL AUTO LIABILITY					-6
TOTALS					-8
TRANSIT CASUALTY CO	MO				
FIRE					1
COMMERCIAL MULTIPLE PERIL		71	54	4	26
INLAND MARINE		12	11	4	4
WORKERS COMPENSAITON				1	3
OTHER LIABILITY		173	168	38	62
OTHER COMMERCIAL AUTO LIABILITY		150	152	62	12
COMMERCIAL AUTO PHYSICAL DAMAGE		76	76	32	34
TOTALS		482	461	141	162

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
TRANSPORT INDEMNITY CO	CA				
FIRE		4	4		
COMMERCIAL MULTIPLE PERIL		4	2		
OTHER LIABILITY			1		
OTHER COMMERCIAL AUTO LIABILITY			4		
TOTALS		8	11		
TRANSPORT INS CO	IA				
INLAND MARINE		8	8		
WORKERS COMPENSATION		1	1	5	110
OTHER LIABILITY		5	5		
COMMERCIAL AUTO NO-FAULT				14	-3
OTHER COMMERCIAL AUTO LIABILITY		97	95		3
COMMERCIAL AUTO PHYSICAL DAMAGE		6	4		
TOTALS		117	113	19	110
TRANSPORTATION INS CO	IL				
COMMERCIAL MULITPLE PERIL		63	82	38	-5
WORKERS COMPENSATION		5	4		
OTHER LIABILITY		53	91	31	76
OTHER COMMERCIAL AUTO LIABILITY		56	60	146	-47
COMMERCIAL AUTO PHYSICAL DAMAGE		20	17	61	65
BOILER & MACHINERY		3	3		
TOTALS		200	257	276	89
TRAVELERS INDEMNITY CO	CT				
FIRE		911	1,098	508	884
ALLIED LINES		268	292	48	18
FARMOWNERS MULITPLE PERIL		34	32	38	38
HOMEOWNERS MULTIPLE PERIL		365	355	484	505
COMMERCIAL MULTIPLE PERIL		635	537	280	317
OCEAN MARINE		5	5		
INLAND MARINE		396	425	137	143
MEDICAL MALPRACTICE		37	29		13
EARTHQUAKE		2	2		
GROUP ACCIDENT & HEALTH		295	126	64	104
WORKERS COMPENSATION					1
OTHER LIABILITY		1,091	1,333	3,320	3,413
PRIVATE PASSENGER AUTO NO-FAULT				5	9
OTHER PRIVATE PASSENGER AUTO LIAB.		746	742	321	329
OTHER COMMERCIAL AUTO LIABILITY		773	859	299	736
PRIVATE PASSENGER AUTO PHY. DAMAGE		497	491	317	314
COMMERCIAL AUTO PHYSICAL DAMAGE		378	407	216	155
AIRCRAFT (ALL PERILS)		105	105	18	20

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
TRAVELERS INDEMNITY CO	CT (CONTINUED)				
FIDELITY		22	23	5	5
SURETY		550	515	26	110
GLASS		17	17	9	7
BURGLARY & THEFT		39	45	12	7
BOILER & MACHINERY		118	134	904	112
TOTALS		7,284	7,572	7,011	7,240
TRAVELERS INDEMNITY CO OF AMERICA	GA				
FIRE		156	143	23	24
ALLIED LINES		39	35	9	4
HOMEOWNERS MULTIPLE PERIL		1	1		
COMMERCIAL MULTIPLE PERIL		9	5		2
INLAND MARINE		15	13	7	7
EARTHQUAKE		2	2		
OTHER LIABILITY		66	69	7	45
OTHER PRIVATE PASSENGER AUTO LIAB.		10	10	2	
OTHER COMMERCIAL AUTO LIABILITY		267	248	57	82
PRIVATE PASSENGER AUTO PHY. DAMAGE		8	7	1	1
COMMERCIAL AUTO PHYSICAL DAMAGE		198	188	120	121
FIDELITY		3	3		
GLASS		4	3		1
BURGLARY & THEFT		4	3	6	6
BOILER & MACHINERY		9	6		1
TOTALS		791	736	232	294
TRAVELERS INDEMNITY CO OF RI	RI				
FIRE		3	9		-3
ALLIED LINES			1		
COMMERCIAL MULTIPLE PERIL		5	2		-1
INLAND MARINE			1		
GROUP ACCIDENT & HEALTH		369	379	614	681
OTHER LIABILITY		23	24	1	3
OTHER COMMERCIAL AUTO LIABILITY		21	36	11	-141
COMMERCIAL AUTO PHYSICAL DAMAGE		12	17	1	-20
TOTALS		433	469	627	519
TRAVELERS INS CO (ACCIDENT DEPT)	CT				
WORKERS COMPENSAITON		15	16	1	1
TOTALS		15	16	1	1
TWIN CITY FIRE INS CO	MN				
FIRE		21	21	12	-4
ALLIED LINES					-1
COMMERCIAL MULTIPLE PERIL		463	508	580	254
INLAND MARINE		-26	75	729	194

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
TWIN CITY FIRE INS CO	MN (CONTINUED)				
WORKERS COMPENSATION		160	143		249
OTHER LIABILITY		206	168		-16
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1	1	1
OTHER COMMERCIAL AUTO LIABILITY		3	2	1	-2
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1	1	1
COMMERCIAL AUTO PHYSICAL DAMAGE		2		4	3
TOTALS		831	919	1,328	679
UNDERWRITERS INS CO	IL				
OTHER LIABILITY					1
TOTALS					1
UNIGARD MUTUAL INS CO	WA				
COMMERCIAL MULTIPLE PERIL		3	2		
INLAND MARINE		1			
OTHER COMMERCIAL AUTO LIABILITY		1	1		
TOTALS		5	3		
UNION INDEMNITY INS CO OF NY	NY				
FIRE				94	94
COMMERCIAL AUTO PHYSICAL DAMAGE		3	2		
SURETY		19	8		
TOTALS		22	10	94	94
UNITED EQUITABLE INS CO	IL				
OTHER (WRITE-IN)		8	105	100	108
GROUP ACCIDENT & HEALTH		7	7	1	1
NON-CANCELLABLE A&H		37	34	3	5
GUARANTEED RENEWABLE A&H		99	68	8	26
TOTALS		151	214	112	140
UNITED GTY RESIDENTIAL INS CO OF IA	IA				
CREDIT		90	93	113	158
TOTALS		90	93	113	158
UNITED GTY RESIDENTIAL INS CO OF NC	NC				
CREDIT		5	5		15
TOTALS		5	5		15
UNITED PACIFIC INS CO	WA				
FIRE		1	1		
ALLIED LINES		1	2		

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
UNITED PACIFIC INS CO	WA (CONTINUED)				
HOMEOWNERS MULTIPLE PERIL		8	9	1	1
COMMERCIAL MULTIPLE PERIL		3	3	6	6
OTHER LIABILITY		7	6		5
OTHER COMMERCIAL AUTO LIABILITY		33	32	3	3
COMMERCIAL AUTO PHYSICAL DAMAGE		21	19	12	14
SURETY		32	57		1
TOTALS		106	129	22	30
UNITED SERVICES AUTOMOBILE ASN	TX				
FIRE		67	58		-11
ALLIED LINES		21	18	2	2
HOMEOWNERS MULTIPLE PERIL		419	400	298	349
OCEAN MARINE		7	7	19	23
INLAND MARINE		53	51	29	31
EARTHQUAKE		1	1		
OTHER LIABILITY		15	13		2
OTHER PRIVATE PASSENGER AUTO LIAB.		667	655	339	501
PRIVATE PASSENGER AUTO PHY. DAMAGE		994	975	366	353
TOTALS		2,244	2,178	1,053	1,250
UNITED STATES FIDELITY & GUARANTY CO	MD				
FIRE		2,237	2,361	1,002	1,068
ALLIED LINES		466	487	239	327
FARMOWNERS MULTIPLE PERIL		12	13		
HOMEOWNERS MULTIPLE PERIL		1,363	1,366	729	1,293
COMMERCIAL MULTIPLE PERIL		1,825	1,794	985	1,653
OCEAN MARINE		7	7	1	1
INLAND MARINE		1,334	1,446	476	838
MEDICAL MALPRACTICE		17	15		-18
EARTHQUAKE		2	1		
GROUP ACCIDENT & HEALTH					-1
NON-CANCELLABLE A&H		16	17	61	69
GUARANTEED RENEWABLE A&H		12	13	24	6
OTHER ACCIDENT ONLY				3	3
WORKERS COMPENSATION		63	63		12
OTHER LIABILITY		3,007	3,484	1,632	-2,548
PRIVATE PASSENGER AUTO NO-FAULT				2	8
OTHER PRIVATE PASSENGER AUTO LIAB.		1,323	1,318	1,443	1,385
COMMERCIAL AUTO NO-FAULT					-1
OTHER COMMERCIAL AUTO LIABILITY		3,788	3,786	2,563	2,539
PRIVATE PASSENGER AUTO PHY. DAMAGE		1,114	1,119	705	756
COMMERCIAL AUTO PHYSICAL DAMAGE		2,687	2,546	1,670	1,708
AIRCRAFT (ALL PERILS)		97	102	18	20
FIDELITY		184	235	39	1
SURETY		1,692	1,557	1,762	2,085
GLASS		52	51	16	20
BURGLARY & THEFT		84	92	20	18

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
UNITED STATES FIDELITY & GUARANTY CO MD (CONTINUED)					
BOILER & MACHINERY		26	27		1
TOTALS		21,408	21,900	13,391	11,243
UNITED STATES FIRE INS CO	NY				
FIRE		109	110	12	61
ALLIED LINES		75	75	4	1
HOMEOWNERS MULTIPLE PERIL		2	2		
COMMERCIAL MULTIPLE PERIL		583	501	159	260
OCEAN MARINE		1	1		
INLAND MARINE		72	86	46	22
OTHER LIABILITY		382	320	18	400
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1		-1
OTHER COMMERCIAL AUTO LIABILITY		320	244	288	70
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1	1	
COMMERCIAL AUTO PHYSICAL DAMAGE		210	161	50	65
AIRCRAFT (ALL PERILS)		104	106	-1	4
FIDELITY		7	25		
SURETY		17	16	-3	-2
BURGLARY & THEFT		2	2		
BOILER & MACHINERY		5	5		
TOTALS		1,891	1,656	574	880
UNITED STATES LIABILITY INS CO	PA				
FIRE		51	51	54	56
TOTALS		51	51	54	56
UNIVERSAL UNDERWRITERS INS CO	MO				
FIRE		92	92		-1
ALLIED LINES		14	14	13	13
OTHER LIABILITY		4	4		
OTHER PRIVATE PASSENGER AUTO LIAB.		1	1		
OTHER COMMERCIAL AUTO LIABILITY		123	123	33	49
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
COMMERCIAL AUTO PHYSICAL DAMAGE		70	70	125	117
FIDELITY		8	8		
SURETY		1	1		
GLASS		5	5	2	2
BURGLARY & THEFT		17	17	1	1
BOILER & MACHINERY		1	1		
TOTALS		337	337	174	181
USAA CAS INS CO	TX				
FIRE		1	2		
ALLIED LINES		1	1		
HOMEOWNERS MULTIPLE PERIL		23	20	3	6

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
USAA CAS INS CO	TX (CONTINUED)				
INLAND MARINE		1	1		
OTHER PRIVATE PASSENGER AUTO LIAB.		80	79	26	47
PRIVATE PASSENGER AUTO PHY. DAMAGE		104	99	37	35
TOTALS		210	202	66	88
UTICA MUTUAL INS CO	NY				
FIRE			1		
HOMEOWNERS MULTIPLE PERIL		3	2		
COMMERCIAL MULTIPLE PERIL		54	40	14	9
INLAND MARINE		69	69	29	34
OTHER LIABILITY		137	150	16	-26
OTHER PRIVATE PASSENGER AUTO LIAB.		2	2		
OTHER COMMERCIAL AUTO LIABILITY		36	25	6	13
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
COMMERCIAL AUTO PHYSICAL DAMAGE		8	9	12	60
SURETY		299	275		5
TOTALS		609	574	77	95
VALLEY FORGE INS CO	PA				
HOMEOWNERS MULTIPLE PERIL		1,160	1,229	983	1,374
INLAND MARINE		59	61	13	-4
OTHER PRIVATE PASSENGER AUTO LIAB.		609	620	367	267
PRIVATE PASSENGER AUTO PHY. DAMAGE		649	594	369	430
TOTALS		2,477	2,504	1,732	2,067
VEREX ASSURANCE INC	WI				
CREDIT		133	141	201	143
TOTALS		133	141	201	143
VIGILANT INS CO	NY				
HOMEOWNERS MULTIPLE PERIL		93	92	69	71
COMMERCIAL MULTIPLE PERIL		24	18		3
OCEAN MARINE		1	1		
INLAND MARINE		9	9		
MEDICAL MALPRACTICE		134	88	70	150
WORKERS COMPENSATION		3	3		1
OTHER LIABILITY		2	6	53	-52
OTHER PRIVATE PASSENGER AUTO LIAB.		5	4		
OTHER COMMERCIAL AUTO LIABILITY		4	4	1	2
PRIVATE PASSENGER AUTO PHY. DAMAGE		3	3		
COMMERCIAL AUTO PHYSICAL DAMAGE		2	1	2	2
TOTALS		280	229	195	177

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
VIRGINIA SURETY CO INC	IL				
OTHER (WRITE-IN)		162	37	20	44
OTHER LIABILITY		10	4		20
PRIVATE PASSENGER AUTO PHY. DAMAGE		7	47	16	16
TOTALS		179	88	36	80
WARNER RECIPROCAL INSURERS	IL				
COMMERCIAL MULTIPLE PERIL		2	1		
TOTALS		2	1		
WAUSAU UNDERWRITERS INS CO	WI				
COMMERCIAL MULTIPLE PERIL		13	10		4
WORKERS COMPENSATION		7	5	1	1
OTHER LIABILITY					-5
OTHER PRIVATE PASSENGER AUTO LIAB.		833	789	725	589
OTHER COMMERCIAL AUTO LIABILITY		2	3	7	7
PRIVATE PASSENGER AUTO PHY. DAMAGE		679	640	640	608
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1	8	8
TOTALS		1,535	1,448	1,381	1,212
WEST AMERICAN INS CO	CA				
COMMERCIAL MULTIPLE PERIL		7	7		1
OTHER LIABILITY		2	2	2	-9
OTHER PRIVATE PASSENGER AUTO LIAB.		2	1		
OTHER COMMERCIAL AUTO LIABILITY		1	3		
PRIVATE PASSENGER AUTO PHY. DAMAGE		1	1		
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1		
TOTALS		14	15	2	-8
WESTCHESTER FIRE INS CO	NY				
COMMERCIAL MULTIPLE PERIL		24	29	11	44
INLAND MARINE		1			
OTHER COMMERCIAL AUTO LIABILITY		2	2		1
COMMERCIAL AUTO PHYSICAL DAMAGE		1	1		
TOTALS		28	31	11	45
WESTERN CASUALTY & SURETY CO	KS				
FIRE		1	1		
COMMERCIAL MULTIPLE PERIL		35	37	17	1
INLAND MARINE		21	21	10	-4
OTHER LIABILITY		294	303	32	116
OTHER PRIVATE PASSENGER AUTO LIAB.		255	240	106	192

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
WESTERN CASUALTY & SURETY CO	KS (CONTINUED)				
OTHER COMMERCIAL AUTO LIABILITY		116	115	49	42
PRIVATE PASSENGER AUTO PHY. DAMAGE		168	158	170	190
COMMERCIAL AUTO PHYSICAL DAMAGE		171	188	65	52
SURETY		3	0		
BURGLARY & THEFT		1	1		
TOTALS		1,065	1,068	449	589
WESTERN EMPLOYERS INS CO	CA				
OTHER LIABILITY		19	15		15
OTHER COMMERCIAL AUTO LIABILITY		8	7		2
TOTALS		27	22		17
WESTERN FIRE INS CO	KS				
FIRE		121	123	23	14
ALLIED LINES		19	20	9	20
HOMEOWNERS MULTIPLE PERIL		22	23	69	57
INLAND MARINE		31	29		9
OTHER LIABILITY		57	54	12	49
OTHER PRIVATE PASSENGER AUTO LIAB.		319	285	163	368
OTHER COMMERCIAL AUTO LIABILITY		19	18	16	29
PRIVATE PASSENGER AUTO PHY. DAMAGE		262	233	253	284
COMMERCIAL AUTO PHYSICAL DAMAGE		19	20	11	9
FIDELITY		1	1		
GLASS		1	1	1	1
BURGLARY & THEFT		3	3		
TOTALS		874	810	557	840
WESTERN SURETY CO	SD				
OTHER LIABILITY		3	2		
FIDELITY		97	96	3	12
SURETY		276	253	78	-76
TOTALS		376	351	81	-64
WESTFIELD INS CO	OH				
FIRE		1,330	1,246	237	123
ALLIED LINES		231	222	56	66
HOMEOWNERS MULTIPLE PERIL		3,950	3,574	2,215	2,326
COMMERCIAL MULTIPLE PERIL		383	411	80	72
INLAND MARINE		274	252	103	140
WORKERS COMPENSATION		2			
OTHER LIABILITY		629	618	639	220
OTHER PRIVATE PASSENGER AUTO LIAB.		1,488	1,347	897	1,081
OTHER COMMERCIAL AUTO LIABILITY		581	540	307	220
PRIVATE PASSENGER AUTO PHY. DAMAGE		1,528	1,306	800	801
COMMERCIAL AUTO PHYSICAL DAMAGE		472	444	276	260

STATE OF WEST VIRGINIA
INSURANCE COMMISSIONERS ANNUAL REPORT
FIRE AND CASUALTY COMPANIES BY LINE OF BUSINESS FOR 1983 ($000)

COMPANY LINE OF BUSINESS	DOM	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
WESTFIELD INS CO	OH (CONTINUED)				
FIDELITY		10	9	6	-2
GLASS		36	37	7	7
BURGLARY & THEFT		33	37	9	9
BOILER & MACHINERY		16	14	4	4
TOTALS		10,963	10,057	5,636	5,327
WESTFIELD NATIONAL INS CO	OH				
FIRE		3	4		
ALLIED LINES		2	2		
TOTALS		5	6		
ZURICH INS CO US BR	NY				
FIRE		35	45	43	13
ALLIED LINES		17	19	2	1
HOMEOWNERS MULTIPLE PERIL		64	66	8	4
COMMERCIAL MULTIPLE PERIL		62	57	32	50
INLAND MARINE		57	58	20	27
GROUP ACCIDENT & HEALTH		37	55		-4
ALL OTHER A&H		-2	-1	13	13
WORKERS COMPENSATION		2			2
OTHER LIABILITY		53	35	25	63
PRIVATE PASSENGER AUTO NO-FAULT					-1
OTHER PRIVATE PASSENGER AUTO LIAB.		62	70	39	17
OTHER COMMERCIAL AUTO LIABILITY		68	61	10	1
PRIVATE PASSENGER AUTO PHY. DAMAGE		47	54	19	16
COMMERCIAL AUTO PHYSICAL DAMAGE		25	20	8	4
AIRCRAFT (ALL PERILS)		11	11	2	2
FIDELITY		2	2		
GLASS			1		
BURGLARY & THEFT		2	1		
BOILER & MACHINERY		32	30		2
TOTALS		574	584	221	210